

FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS

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FARMERS INSURANCE EXCHANGE

RESERVED FOR FUTURE USE

FARMERS INSURANCE EXCHANGE

COVERAGES

SECTION I: PROPERTY

Under Section I, the policy insures different kinds of property; however, not all property is insured. The policy will not pay for all types of loss or damage or for all causes of loss or damage to covered property. Further, the amount we will pay for covered loss or damage is limited and coverage under the policy is subject to certain conditions. Coverage is dependent upon both the (1) cause of the loss or damage and (2) type of loss or damage.

The dollar amount of coverage for Coverages B, C and D under Section I are developed as percentage extensions of Coverage A. The amount of coverage provided by the extensions may be increased but may not be decreased below the percentages shown in the following chart:

Coverage	Percent of Coverage A
Coverage B – Separate Structures	10%
Coverage C – Personal Property	75%
Coverage D – Loss of Use	40%

SECTION II: LIABILITY

Under Section II, the policy provides coverage for certain damages the insured becomes legally obligated to pay because of bodily injury or property damage resulting from an occurrence. If the Declarations or renewal notice indicates personal injury coverage applies, the policy provides coverage for certain personal injuries. The amount we will pay is limited and coverage under this policy is subject to certain conditions.

The following chart shows the basic limits provided by Section II. Higher limits are available for Coverages E and F for an additional charge. The basic limits cannot be reduced below these values:

Coverage	Limit
Coverage E – Personal Liability	\$100,000
Coverage F – Medical Payments to Others	\$1,000

Please refer to the actual policy contract for details concerning coverages (SRN 56-5553).

FARMERS INSURANCE EXCHANGE

COVERAGES - SECTION I - PROPERTY

TYPES OF PROPERTY INSURED

The following provides a brief outline of the primary coverage sections. **Review the actual policy contract for details.**

COVERAGE A – DWELLING

We insure the dwelling. This includes wall-to-wall carpeting attached to the dwelling. We also insure material and supplies on or adjacent to the residence premises for use in construction of the dwelling or a separate structure.

Dwelling means the primary building structure located on the residence premises that is principally used as a private residence. Dwelling does not include separate structures.

COVERAGE B – SEPARATE STRUCTURES

We insure separate structures. This includes wall-to-wall carpeting attached to building structures.

We do not insure separate structures which are intended for use in business or which are actually used in whole or in part for business purposes by an insured or any other person. We do not insure separate structures rented or held for rental to any person not a tenant of the dwelling, unless used solely as a private garage.

Separate structure means those structures, including buildings, on the residence premises set apart from the dwelling by clear space or structures only connected to the dwelling by a fence, sidewalk, driveway, patio, decking or utility line or similar connection; and all fences, sidewalks, walkways, driveways, pools, pool cages, piers, wharfs, boat docks and spas on the residence premises, whether or not abutting or connected to the dwelling.

COVERAGE C – PERSONAL PROPERTY

We insure personal property owned or used by an insured anywhere in the world.

There are special limits applicable to certain types of personal property. See policy for specific limits. These special limits do not increase the Coverage C limit.

FARMERS INSURANCE EXCHANGE**COVERAGES - SECTION I - PROPERTY****COVERAGE D – LOSS OF USE**

The stated limit for Loss of Use is the total limit for all Additional Living Expense, Loss of Rents and Prohibited Use coverages for any one loss event.

1. Additional Living Expense:

If covered accidental direct physical loss or damage to the dwelling makes the dwelling uninhabitable by the insured, we will reimburse the insured for the reasonable and necessary increase in living expense incurred by the insured. This coverage is for the insured to maintain their normal standard of living they had at the time of the loss event. Reimbursement for additional living expense will be for the shortest time needed to (a) repair or replace the loss or damage to the dwelling, or (b) permanently relocate, but in no event for more than 24 months. Additional living expense that raises the insured's standard of living will not be reimbursed. Upon our request, the insured must provide receipts for expenses incurred.

2. Loss of Rents:

If covered accidental direct physical loss or damage to covered property makes that part of the residence premises rented to others or held for rental by the insured untenantable we cover the loss of rents less any expense that does not continue during the loss period. We pay for the shortest time needed to repair or replace the damaged property but in no event for more than 12 months. Loss of rents due to cancellation of a lease or agreement is not covered.

3. Prohibited Use:

We provide Additional Living Expense or Loss of Rents as described above for no more than two weeks if a civil authority prohibits the insured from used of the residence premises after actual direct physical loss or damage to neighboring premises, which loss or damage would have been covered under the policy if the loss or damage had occurred to the residence premises. Prohibited Use coverage does not apply to threatened loss or damage.

The time periods in sections 1, 2, and 3 above are not limited by cancellation, renewal or non-renewal of the policy.

No deductible applies to sections 1, 2, and 3 above.

PROPERTY: EXTENSIONS OF COVERAGE

See policy for complete information.

PROPERTY: UNINSURED LOSS OR DAMAGE AND EXCLUDED CAUSES OF LOSS OR DAMAGE

See policy for complete information.

FARMERS INSURANCE EXCHANGE

COVERAGES - SECTION II – LIABILITY

The maximum amount we will pay during the policy period is the stated limit for Coverage E. This stated limit is both the per occurrence and annual aggregate limit. Payments under Coverage F are part of and subject to the Coverage E annual aggregate limit.

COVERAGE E – PERSONAL LIABILITY

We will pay those damages that an insured becomes legally obligated to pay because of:

1. bodily injury resulting from an occurrence; or
2. property damage resulting from an occurrence.

At our expense and with attorneys of our choice, we will defend an insured against any suit seeking damages covered under Coverage E (Personal Liability). Our obligation to defend a suit seeking damages ends once we have paid our applicable stated limit.

COVERAGE F – MEDICAL PAYMENTS TO OTHERS

We will pay reasonable medical expenses for necessary medical services furnished to a person to whom this coverage applies for treatment of bodily injury. This will apply for services within three years from the date of the occurrence causing bodily injury.

Necessary medical services are limited to necessary medical, surgical, dental, x-ray, ambulance, hospital, professional nursing and funeral services. These include the costs of pharmaceuticals, orthopedic and prosthetic devices, eyeglasses, and hearing aids.

This coverage applies to:

1. persons on an insured location with permission of an insured; or
2. persons off an insured location if the bodily injury is
 - a. the result of a condition on the insured location or the ways immediately adjourning;
 - b. caused by the activities of an insured;
 - c. caused by a residence employee in the course of employment by an insured; or
 - d. caused by an animal or creature owned by or in the care of an insured.

This coverage does not apply to:

1. persons injured as a result of their intentional acts;
2. any insured or any regular resident of an insured location, except a residence employee who is in the course and scope of employment by an insured as a residence employee; or
3. any person eligible to receive benefits provided or mandated under any workers' compensation, occupational disease or non-occupational disability law.

Payment under this coverage is not an admission of liability by any insured or us.

FARMERS INSURANCE EXCHANGE
COVERAGES – SECTION II - LIABILITY

LIABILITY: EXTENSIONS OF COVERAGES

See policy for complete information.

LIABILITY: EXCLUSIONS

See policy for complete information.

FARMERS INSURANCE EXCHANGE
COVERAGES — SECTION II — LIABILITY

RESERVED FOR FUTURE USE

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION I – PROPERTY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

ACTUAL CASH VALUE LOSS SETTLEMENT ENDORSEMENT FOR ROOF COVERINGS – J6235

By adding this endorsement, the insured agrees that settlement of loss or damage to the roof coverings on the dwelling or separate structures will not be settled on a replacement cost basis. Instead, settlement of loss or damage will be at actual cash value. Roof coverings mean (a) the roofing material exposed to the weather, and (b) the underlays applied for moisture protection.

This endorsement results in a reduction of premium.

ADDITIONAL INSURED – COVERAGE A AND B – COVERAGE E AND F – J6230

This endorsement provides an additional insured with Coverage A and B, or Coverage E and F, or both.

There is no charge for this endorsement.

★ BASIC PACKAGE ENDORSEMENT – J6467

By adding this endorsement, the insured agrees that certain coverages and limits will be reduced or deleted in exchange for a reduction in premium. Those coverage limits reduced are: Coverage B (Separate Structures); Coverage C (Personal Property); the overall Coverage D (Loss of Use) limit; the maximum number of months that we will pay Additional living expenses and Identity Fraud. Building Ordinance or Law, Loss of rents under Coverage D Loss of Use and Extended replacement cost on Coverage A are deleted. Marring of metal materials is not covered for loss or damage by windstorm or hail unless the windstorm or hail causes a distinct and demonstrable actual hole or opening in the metal materials.

This endorsement results in a reduction of premium.

SPECIFIED BUSINESS PURSUITS COVERAGE ON RESIDENCE PREMISES – J6243

This endorsement provides limited property and liability coverage for the business named and described in the endorsement that is conducted on the residence premises.

Coverage B – Separate Structures: If a limit of insurance is indicated in the endorsement, then loss or damage to the described separate structure is subject to that special limit.

Coverage C – Personal Property: The furnishings, office supplies and equipment used in the specified business are covered subject to the Coverage C stated limit. Samples and inventories are not covered, whether raw materials, goods in progress or finished goods.

Liability Exclusions: The liability exclusions described in the policy apply except Business and, if the specified business is teaching or instructional, the Business or professional services exclusion does not apply. Personal injury coverage does not apply to the specified business. This endorsement does not apply to bodily injury to an employee of the specified business.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES

SECTION I – PROPERTY

The following descriptions serve as summaries only. Please see the endorsement for complete information.

CONTRACT OF SALE CLAUSE – J6244

This endorsement indicates that a contract to sell the dwelling covered under the policy has occurred. The buyer's name and address are listed on the endorsement. The insured's interest and the interest of the buyer in the dwelling are covered under the policy. The endorsement is subject to the terms, conditions and provisions, including the Mortgagee clause, of the policy. The endorsement does not increase the limits of the policy.

There is no charge for this endorsement.

COURSE OF CONSTRUCTION – J6253

This endorsement is available to insureds who are building a new home or have sustained a total loss to the dwelling insured on an existing policy and desire to continue coverage during the course of reconstruction.

The endorsement automatically terminates 30 days after a certificate of occupancy or similar document is issued or the dwelling is ready for occupancy.

The endorsement will extend coverage as noted in the endorsement to the premises where the customer temporarily resides during the course of construction if that premises is shown as an additional premises on the Declarations. It is the customer's responsibility to advise us if they move from one premises to another premises.

Coverage C (Personal Property) and Coverage D (Loss of use) is available if limits are shown on the Declarations or renewal notice for these coverages.

Please reference the endorsement for exact language pertaining to Section I – PROPERTY COVERAGE and Section II – LIABILITY EXCLUSIONS.

EARTHQUAKE ENDORSEMENT – J6267

This endorsement provides coverage for direct physical loss or damage caused by earthquake. The deductible applies separately to the dwelling, separate structures, personal property and loss assessment. No deductible applies to loss of use. The endorsement does not increase the stated limits in the policy.

This endorsement is available for an additional charge.

★

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION I – PROPERTY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

ECO-REBUILD ENDORSEMENT – J6523

This endorsement provides Energy Efficiency and Environmental Coverage as described in the endorsement. Coverages include:

Energy Star Efficiency Replacement coverage;
Energy Star Certification Upgrade coverage;
Environmental recycling of debris coverage; and
Damage to alternative power generating equipment coverage.

The Energy Star Efficiency Replacement and Energy Star Certification Upgrade coverages apply to property that cannot be repaired, but must be replaced. The Environmental recycling of debris coverage limits the recycling within 50 miles from the residence premises or the location where the property was damaged. The Damage to alternative power generating equipment coverage reimburses for additional costs to purchase replacement power from a public utility and for income lost if the alternative power generating equipment feeds surplus power into a public utility power grid and that public utility credits, reimburses or provides rebates to the customer for that power.

There is a per item limit of 400% of the item's replacement cost. The total aggregate limit for any one covered loss event to all covered property is \$25,000. This is additional insurance. No deductible applies to this coverage.

This endorsement is available for an additional charge.

IDENTITY MANAGEMENT SERVICES ENDORSEMENT – J6501

This endorsement provides professional services for an insured who has experienced identity fraud, account takeover, the loss of identity or travel documents while traveling, or the loss of specified valuable documents in a covered loss at the residence premises. An advocate will assist an insured with services including, but not limited to, form preparation, calls to financial companies and governmental agencies and direction to resolve their loss event. The advocate does not pay any fees or expenses to or on behalf of the insured. This endorsement provides an insured with the means to track their own credit and public records.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES

SECTION I – PROPERTY

RESERVED FOR FUTURE USE

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION I – PROPERTY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

★ INCIDENTAL FARM OR RANCH ENDORSEMENT – AL008

This endorsement provides property and liability coverages for incidental farm or ranch exposures. It includes Farm or Ranch Liability coverage subject to the Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) stated limits. It also includes Unscheduled Farm or Ranch Personal Property coverage up to \$3,000, and Animal Collision Coverage up to \$1,500 per animal and \$7,500 per collision event.

There is an option to purchase coverage for Scheduled Farm and Ranch Buildings, Barns and Other Structures, and an option to purchase coverage for Scheduled Farm or Ranch Personal Property.

The endorsement excludes coverage for bodily injury and property damage caused by transmission of a communicable animal sickness, disease or disorder. Coverage excluded for poultry or livestock unless caused by Animal Collision.

This endorsement is available for an additional charge.

**INCREASED LIMITS ON PERSONAL PROPERTY IN OTHER RESIDENCES
COVERAGE C - J6237**

By adding this endorsement, the Coverage C limit at an insured's residence, other than the residence premises, is increased by the amount shown for each location listed in the endorsement.

This endorsement is available for an additional charge.

INCREASED SPECIAL LIMIT ON CARDS AND COMIC BOOKS – J6251

This endorsement allows the insured to increase the special limit on cards and comic books. The maximum limit of \$200 per card as stated in the policy applies.

This endorsement is available for an additional charge.

INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY - J6254

By adding this endorsement, the limits shown in the policy under Coverage C – Special Limits on Certain Property are changed as stated in the endorsement. This endorsement applies to items such as jewelry, firearms, computers, securities, and silverware. Jewelry is limited to \$2500 per article. The increased coverage amounts do not increase the Coverage C stated limit. All other policy provisions still apply.

This endorsement is available for an additional charge.

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

**OPTIONAL COVERAGES
SECTION I – PROPERTY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

EXCLUSION OF MARRING OF METAL ROOF MATERIALS – J6913 (NEXT GEN 2ND EDITION) / J6918 (NEXT GEN 1ST EDITION)

This endorsement excludes marring of metal roof materials caused by hail. This exclusion does not apply when hail causes a distinct and demonstrable actual hole or opening in metal roof materials. It is a mandatory endorsement for dwellings with metal roofs.

As of 03/01/2012, all new business submitted with aluminum or steel roofing must carry the endorsement effective the new business date.

As of 03/01/2012, all renewal business replacing non-metal roofing with aluminum or steel roofing must carry the endorsement effective the next policy renewal date (endorsement will not be added mid-term).

Existing metal roofs replaced with a different metal roof type must carry the endorsement effective the next policy renewal date (endorsement will not be added mid-term).

Metal roofed dwellings insured with Farmers prior to 03/01/2012 that have the existing roof replaced with the same metal roof type will not require the endorsement as described for renewal business above.

(Ex.: an existing home with steel shingle roofing that replaces the roofing with new steel shingles will not require the endorsement effective the next policy renewal)

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

**OPTIONAL COVERAGES
SECTION I – PROPERTY**

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES

SECTION I – PROPERTY

The following descriptions serve as summaries only. Please see the endorsement for complete information.

★ **LIMITED MOLD COVERAGE – J6927**

Provides limited coverage for accidental direct physical loss or damage to covered property caused by or resulting from mold, but only if the loss or damage from mold is a consequential loss or damage resulting from a covered loss under Section I – Property Coverage of the policy. This coverage includes costs and expenses of remediation of the mold.

This endorsement is available for an additional charge.

LOSS PAYABLE CLAUSE ENDORSEMENT – J6245

This endorsement specifies loss payee information for business or personal property as scheduled.

There is no charge for this endorsement.

MODIFIED LOSS SETTLEMENT ENDORSEMENT AMENDING SECTION I – J6234

This endorsement changes the loss settlement provisions that apply to the dwelling and separate structures.

This endorsement reduces the premium.

SCHEDULED PERSONAL ARTICLES ENDORSEMENT - J6252

This endorsement insures specifically scheduled personal property, for which a premium and an amount of insurance are stated in the endorsement, against accidental, direct physical loss or damage, subject to those exclusions listed in the endorsement. The Section I – Special Limits on Certain Personal Property do not apply to scheduled personal property. The limit of insurance for each article scheduled on the endorsement is the amount of insurance set forth for that property in the endorsement. Coverage under this endorsement is not subject to the Section I – Property Deductibles.

This endorsement is available for an additional charge.

UNSCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6676

This endorsement covers several classes of unscheduled personal property owned by an insured against accidental, direct physical loss or damage, subject to policy exclusions and endorsement limitations. The two classes of property covered are Jewelry and Other, which consists of furs, fine arts, stamp and coin collections, silverware and firearms. The maximum limit for a single item is \$2,500. Payment under this endorsement is subject to a separate deductible, which is the policy deductible shown in the Declarations or \$500, whichever is less.

Loss settlement is provided on a replacement cost basis, subject to the smallest of the cost to repair, to restore or to replace the item or to the insured's insurable interest in the item. If the object is no longer available, settlement is based on a similar article of comparable quality and usefulness.

This endorsement is available for an additional charge.

PHYSICIANS, SURGEONS, DENTISTS, AND VETERINARIANS AWAY FROM PREMISES ENDORSEMENT (SECTION I ONLY) – J6264

Covers specified business personal property while it is away from premises owned by, rented to, occupied or controlled by the insured. Eliminates Section I Special Limit on Certain Personal Property for business property.

This endorsement is available for an additional charge.

RESIDENCE GLASS – WAIVER OF DEDUCTIBLE ENDORSEMENT – J6260

This endorsement eliminates the deductible for direct accidental physical loss or damage to glass attached to the insured's dwelling and separate structures.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION I – PROPERTY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

SEPARATE STRUCTURE EXCLUSIONARY ENDORSEMENT - J6250

This endorsement excludes property and liability coverage for specified separate structures on the residence premises.

There is no charge for this endorsement.

SPECIFIC LIMITS ON SEPARATE STRUCTURES – J6248

Pursuant to this endorsement, the limits of insurance on the separate structures identified in the endorsement will be considered specific limits of insurance for these structures. The coverage is additional insurance and does not increase the Coverage B stated limit. Loss or damage to any separate structure described in the endorsement is not subject to the Coverage B stated limit.

This endorsement is available for an additional charge.

SEPARATE STRUCTURES RENTED TO OTHERS ON THE RESIDENCE PREMISES – J6262

Covers specifically described separate structures on the residence premises which are rented or held for rental for use as private residences. Coverage limit for each structure is shown in endorsement. Coverage B stated limit does not apply. Removes Section II exclusions for business and rental property.

This endorsement is available for an additional charge.

★ SEWER AND DRAIN WATER DAMAGE COVERAGE ENDORSEMENT – J6263

Covers damage to property caused by water from a sudden and accidental discharge from a plumbing system, sump, sump pump, or sump pump well on the residence premises, or from a system designed to drain sub surface water away from a foundation, or from water reverse-flow, or from water below the surface of the ground. Excludes flood. Provides personal property coverage on either a Basic Contents basis for specified classes of property or on an Extended Contents basis for all classes of personal property covered under the policy. This is not additional insurance and does not increase stated limits. Specific aggregate coverage limit shown in endorsement applies. The applicable deductible for a covered sump, sump pump or sump well loss is reduced by \$500 if the sump pump has a working battery backup system at the time of the loss.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION I – PROPERTY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

SINKHOLE COLLAPSE COVERAGE – AL004

This endorsement provides coverage for damage to covered property caused by sinkhole collapse. Sinkhole collapse is defined within the endorsement as actual physical damage arising out of, or caused by, sudden settlement or collapse of the earth, supporting such property and only when such settlement or collapse results from subterranean voids created by the action of water on limestone or similar rock formations.

This endorsement is available for an additional charge.

ENDORSEMENT ADDING PERSONAL WATERCRAFT COVERAGE – J6259

This endorsement provides personal property, personal liability, and medical payments coverage for jet skis, wet bikes or similar water jet driven craft under 12 feet in length and used for recreational purposes only. Personal watercraft are operated by a person sitting, standing or kneeling on the craft rather than in a conventional manner of boat operation.

Up to two personal watercraft may be written on one endorsement. If an insured has more than two vessels, additional endorsements can be issued to cover the other vessels.

The same deductible must be used for all personal watercraft owned by an insured.

This endorsement is available for an additional charge.

WINDSTORM AND HAIL EXCLUSION – AL005

- ★ This endorsement eliminates windstorm and/or hail as covered causes of loss or damage for dwelling, separate structures and personal property losses.

This endorsement reduces premium.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION II – LIABILITY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

ADDITIONAL INSURED – COVERAGE A AND B – COVERAGE E AND F – J6230

This endorsement provides an additional insured with Coverage A and B, or Coverage E and F, or both.

There is no charge for this endorsement.

ENDORSEMENT EXCLUDING BODILY INJURY CAUSED BY ANIMALS - J6256

This endorsement excludes liability coverage for bodily injury caused by animals owned by or entrusted to the insured.

There is no charge for this endorsement.

BUSINESS PURSUITS LIABILITY ENDORSEMENT – INSURED AS EMPLOYEE – J6229

This endorsement provides coverage under Section II Liability Coverage E (Personal Liability) for the business pursuits of the insured for the business named in the endorsement. The endorsement includes an option for teachers to purchase coverage for liability for corporal punishment.

The endorsement excludes bodily injury to a fellow employee of the insured. It also excludes liability related to a business owned by the insured, or a partnership or joint venture of which the insured is a partner.

This endorsement is available for an additional charge.

SPECIFIED BUSINESS PURSUITS COVERAGE OFF RESIDENCE PREMISES – J6226

This endorsement provides limited liability coverage for the business named and described in the endorsement. Personal injury coverage does not apply to the specified business. The liability exclusions described in the policy apply except Business and, if the specified business is teaching or instructional, the Business or professional services exclusion does not apply. This endorsement does not apply to bodily injury to an employee of the specified business.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION II – LIABILITY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

SPECIFIED BUSINESS PURSUITS COVERAGE ON RESIDENCE PREMISES – J6243

This endorsement provides limited property and liability coverage for the business named and described in the endorsement that is conducted on the residence premises.

Coverage B – Separate Structures: If a limit of insurance is indicated in the endorsement, then loss or damage to the described separate structure is subject to that special limit.

Coverage C – Personal Property: The furnishings, office supplies and equipment used in the specified business are covered subject to the Coverage C stated limit. Samples and inventories are not covered, whether raw materials, goods in progress or finished goods.

Liability Exclusions: The liability exclusions described in the policy apply except Business and, if the specified business is teaching or instructional, the Business or professional services exclusion does not apply. Personal injury coverage does not apply to the specified business. This endorsement does not apply to bodily injury to an employee of the specified business.

This endorsement is available for an additional charge.

HOME CHILD CARE SERVICES – J6232

This endorsement amends the policy to cover bodily injury and property damage resulting from an occurrence under Section II – Liability Coverage for home child care services. The number of children for which any insured is providing such home child care services may not exceed six.

This endorsement is available for an additional charge.

CERTIFICATE AS TO EVIDENCE OF INSURANCE AND/OR ADDITIONAL INSURED ENDORSEMENT – J6238

This endorsement can be used for verification of insurance. The certificate is subject to all of the terms, conditions, and limitations set forth in the policy.

If an additional insured is named in the endorsement, then the additional insured is covered under Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) for bodily injury and property damage resulting from an occurrence for which the insured becomes legally obligated to pay damages. The bodily injury or property damage must be caused by the acts or omissions of the insured, provided the insured is the owner or has care, custody or control of the property or equipment described in the endorsement. The endorsement does not increase the limits of the policy.

There is no charge for this endorsement.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES
SECTION II – LIABILITY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

★ INCIDENTAL FARM OR RANCH ENDORSEMENT – AL008

This endorsement provides property and liability coverages for incidental farm or ranch exposures. It includes Farm or Ranch Liability coverage subject to the Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) stated limits. It also includes Unscheduled Farm or Ranch Personal Property coverage up to \$3,000, and Animal Collision Coverage up to \$1,500 per animal and \$7,500 per collision event.

There is an option to purchase coverage for Scheduled Farm and Ranch Buildings, Barns and Other Structures, and an option to purchase coverage for Scheduled Farm or Ranch Personal Property.

The endorsement excludes coverage for bodily injury and property damage caused by transmission of a communicable animal sickness, disease or disorder. Coverage excluded for poultry or livestock unless caused by Animal Collision.

This endorsement is available for an additional charge.

★ INCIDENTAL FARM OR RANCH ENDORSEMENT (OTHER THAN RESIDENCE PREMISES) – AL024

This endorsement provides liability coverage for incidental farm or ranch exposures to a location of land other than the residence premises. It includes Farm or Ranch Liability coverage subject to the Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) stated limits.

Section II Liability Exclusions do not apply to bodily injury or property damage arising from or in connection with other residence location provided 1) insured owns land 2) location is used for incidental farming or ranching.

This endorsement is available for an additional charge.

ENDORSEMENT EXTENDING LIABILITY FOR FARM LAND LEASED TO OTHERS – J6677

This endorsement provides Liability coverage for farm land, owned by the insured and leased to others, providing the land is 640 acres or less and there are no building structures on the land.

This endorsement is available for an additional charge.

PREMISES RENTED TO OTHERS FOR SOLE USE AS A PRIVATE RESIDENCE – COVERAGE E – (PERSONAL LIABILITY) COVERAGE F (MEDICAL PAYMENTS TO OTHERS) – J6257

This endorsement extends Coverage E (Personal Liability) and Coverage F (Medical Payments to Others) to the locations listed on the endorsement that are rented to others by an insured for the sole use as a private residence.

This endorsement is available for an additional charge.

SEPARATE STRUCTURES RENTED TO OTHERS ON THE RESIDENCE PREMISES – J6262

Covers specifically described separate structures on the residence premises which are rented or held for rental for use as private residences. Coverage limit for each structure is shown in endorsement. Coverage B stated limit does not apply. Removes Section II exclusions for business and rental property.

This endorsement is available for an additional charge.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES****SECTION II – LIABILITY**

The following descriptions serve as summaries only. Please see the endorsement for complete information.

ENDORSEMENT ADDING PERSONAL WATERCRAFT COVERAGE – J6259

This endorsement provides personal property, personal liability, and medical payments coverage for owned jet skis, wet bikes or similar water jet driven craft under 12 feet in length and used for recreational purposes only. Personal watercraft are operated by a person sitting, standing or kneeling on the craft rather than in a conventional manner of boat operation.

Up to two personal watercraft may be written on one endorsement. If an insured has more than two vessels, additional endorsements can be issued to cover the other vessels.

The same deductible must be used for all personal watercraft owned by an insured.

This endorsement is available for an additional charge.

WATERCRAFT LIABILITY ENDORSEMENT – J6231

This endorsement extends liability coverage to scheduled watercraft.

This endorsement is available for an additional charge.

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

The following rules apply to the Homeowners policy.

ROUNDING OF PREMIUM RULE

The premium for each premium component, coverage and exposure for which a separate premium is calculated is rounded to the nearest cent.

RATE INTERPOLATION

Rates are available on Farmers Fire Policy Processing System (FPPS). Refer to this system to obtain rates for various coverage levels.

FEES

Policy Fees	Amount	Condition
Fire Policy Fee	\$25.00	A Fire Policy Fee is charged on all new policies and for reinstatements of policies out of force over 6 months.
Fire Reinstatement Fee	\$25.00	A Reinstatement Fee is charged on policies reinstated after having been out of force more than 10 days and fewer than 6 months.

★ Billing Fees					
Type of Plan	Fee per Installment	Policy Term (Months)	Down Payment %	Installments	Minimum Premium After Down Payment
Paid in Full	\$0.00	12	100.00%	0	\$ 0.00
2-Pay Plan	\$5.00	12	50.00%	1 @ 50.0%	\$ 0.00
4-Pay Plan	\$5.00	12	25.00%	3 @ 25.0%	\$ 0.00
12-Pay Plan	\$5.00	12	12.5%	10 @ 8.75%	\$389.00
	\$4.00	12	12.5%	10 @ 8.75%	\$278.00
	\$3.00	12	12.5%	10 @ 8.75%	\$167.00
	\$2.00	12	12.5%	10 @ 8.75%	\$ 56.00
	\$1.00	12	12.5%	10 @ 8.75%	\$ 0.00
12-Pay Plan w/Recurring Credit	\$5.00	12	8.33%	11 @ 8.3%	\$444.00
	\$4.00	12	8.33%	11 @ 8.3%	\$322.00
	\$3.00	12	8.33%	11 @ 8.3%	\$200.00
	\$2.00	12	8.33%	11 @ 8.3%	\$ 78.00
	\$1.00	12	8.33%	11 @ 8.3%	\$ 0.00
12-Pay w/EFT	\$2.00	12	8.33%	11 @ 8.3%	\$ 78.00
12-Pay Plan w/EFT - Paperless	\$0.00	12	8.33%	11 @ 8.3%	\$ 0.00

Billing Fees	Amount	Condition
Late Fee	\$10.00	Payments received more than 5 days past the due date will be subject to a late fee.
NSF Fee	\$25.00	For check and electronic overdrafts returned from the banking institution for nonsufficient funds.

(A) Service charges are a flat fee charge applied per installment and irrespective of the number of policies on the billing account.

In the event of cancellation by either the insured or the insurer, the return premium will be computed on a pro rata basis.

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

BASE RATES

The Base Rate is the foundation for the premium calculation. Base rates can be found by multiplying the displayed rates by ten thousand, revising from base nine to base ten and then dividing by ten thousand.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

ZIP CODE

A factor is applied in the premium calculation based on the ZIP code of the address of the insured property. ZIP code factors can be found by multiplying the displayed factors by ten thousand, revising from base nine to base ten and then dividing by ten thousand.

Creation of new ZIP Codes:

- New ZIP Codes that are created entirely by subdividing an existing ZIP code will be assigned the ZIP code factors of the ZIP code from which it was created.
- New ZIP Codes that are created by redistricting portions of two or more existing ZIP codes will be assigned an appropriate factor from among the ZIP codes from which the new ZIP code originated.
- Deviations from this ZIP Code Factor assignment process for newly created ZIP codes will be included with the regularly scheduled Rate and Rule filings following the use of a new ZIP code factor.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

EXPERIENCE RATING

A factor is applied in the premium calculation on the basis of individual policyholder loss experience during the three-year period preceding the renewal or new business effective date of a policy.

If a policyholder has a qualified loss (defined below) in the three-year period, the factor is determined based on the following two quantities:

- The number of qualified losses in the three-year period
- The number of years between the renewal or new business effective date of the policy and the earlier of:
 - o the date of any loss (qualified or not) preceding the most recent qualified loss; or
 - o the inception date of the oldest in-force property policy in the household.

A customer with six or more years of continuous, loss-free Farmers experience will not receive a premium adjustment under Experience Rating for a first qualified loss.

A qualified loss is a loss paid under any policy for damages arising from all causes of loss EXCEPT:

- Losses for which the paid amount does not exceed \$500
- Losses caused by specific types of weather events including Wind, Hail, or Lightning
- Losses caused by Frozen Pipes
- Losses caused by a catastrophe, as identified by the Farmers National Catastrophe Claims Center
- Losses consisting of Medical Payments only
- Losses consisting solely of payments made under the Residence Glass Endorsement
- Losses consisting solely of payments made for Additional Living Expenses
- Losses consisting solely of payments made under Identity Fraud Coverage or Identity Management Services Endorsement.
- Losses consisting solely of payments made under Mine Subsidence Coverage
- Losses consisting solely of payments made under the an endorsement for Personal Articles, whether Scheduled or Unscheduled
- Losses consisting solely of payments made under Earthquake coverage
- Subrogated Losses or losses in which a subrogation unit has been opened. However if a subrogated claim is closed because the insured is at fault (IAF), the insured is uncooperative (UCI), the insured is found to be negligent (LIA), or it has no basis for subrogation (OTH), then the Experience Rating factor will apply.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

COVERAGE A AMOUNT

A factor is applied in the premium calculation based on the amount of Coverage A.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

COVERAGE E AMOUNT

A factor is applied in the premium calculation based on the amount of Coverage E.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

DEDUCTIBLE

A factor is applied in the premium calculation based on the selected deductible. The applied factor varies by Amount of Insurance.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

AGE OF HEAD OF HOUSEHOLD

A factor is applied in the premium calculation based on the age of the Head of Household.

The age of the Head of Household is determined as of the policy effective or renewal date. Changes to the premium shall not be made in the middle of the policy term solely because the Head of Household's birthday has occurred. The Head of Household's new age will be reflected at the next renewal.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

AGE OF HOME

A factor is applied in the premium calculation based on the time elapsed between the year of original construction and the current calendar year. If the heating and electrical system has been recently renovated, then a different factor is applied to a portion of the premium. If the plumbing system has been recently renovated, then a different factor is applied to a portion of the premium.

If the insured property qualifies for more than one factor, only the lowest of the competing factors shall be applied.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

YEAR BUILT

A factor is applied in the premium calculation based on the year in which the residence premises was built.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

GARAGE TYPE

A factor is applied in the premium calculation based on the type of garage on the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

DWELLING STYLE

A factor is applied in the premium calculation based on the style of the dwelling.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

OCCUPANCY TYPE

A factor is applied in the premium calculation based on the type of occupancy of the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

NUMBER OF UNITS

A factor is applied in the premium calculation based on the number of units on the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

TYPE OF CONSTRUCTION

A factor is applied in the premium calculation based on the primary construction type of the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

HOME SQUARE FOOTAGE

A factor is applied in the premium calculation based on the square footage of the living area of the dwelling.

The total square footage figure includes all floors of a multi-storey dwelling and the square footage of a built-in garage.

We say a garage is "built-in" when it is part of the building structure of the dwelling and any space above the garage is used 50% or more as living area.

The total square footage does NOT include any of the following:

- Attached garages without at least 50% living space above it
- Attached carport
- Basement (even if fully finished)
- Attached greenhouse or solar room
- Porch or breezeway
- Decks
- Detached structures

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

FUEL TYPE (HEATING SYSTEM)

A factor is applied in the premium calculation based on the fuel used in the primary heating of the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

ROOF TYPE

A factor is applied in the premium calculation based on the type of roofing material used on the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

ROOF AGE

A factor is applied in the premium calculation based on the age of the roof.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

PRESENCE OF BASEMENT

A factor is applied in the premium calculation based on the presence of a basement on the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
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RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
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RATING RULES

NUMBER OF BATHROOMS

A factor is applied in the premium calculation based on the number of bathrooms in the residence premises. Partial bathrooms (e.g. half baths and three-quarter baths) will be counted as whole baths for purposes of rating.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

PROTECTION CLASS BY MILEAGE

A factor is applied in the premium calculation based on the Public Fire Protection and varies by mileage to responding fire station.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

UNDERWRITERS LABORATORIES (UL) APPROVED ROOF RATING DISCOUNT

A factor is applied in the premium calculation based on the UL rating of the roofing material.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

SPRINKLER DISCOUNT

A factor is applied in the premium calculation based on the presence of an interior automatic sprinkler system. The automatic sprinkler system must be in working order.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

CENTRAL FIRE ALARM

A factor is applied in the premium calculation based on the presence of a fire alarm system that is connected to a central station alarm company. The alarm system must be in working order. If a subscription or service plan is required for the alarm monitoring service, the subscription or service plan must be active and in effect.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

NON-SMOKER

A factor is applied in the premium calculation based on the smoking habits of the primary residents of the insured property over the last 3 years.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

CENTRAL BURGLAR ALARM

A factor is applied in the premium calculation based on the presence of a burglar alarm system that is connected to a central station alarm company. The alarm system must be in working order. If a subscription or service plan is required for the alarm monitoring service, the subscription or service plan must be active and in effect.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

PERMANENT STORM SHUTTERS

A factor is applied in the premium calculation based on the presence of permanent storm shutters installed on all windows of the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

ROOF GEOMETRY

A factor is applied in the premium calculation based on the shape of the roof of the residence premises.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

INTERIOR INSPECTION DISCOUNT

This discount is not available on new business or for additions to existing business.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

BUSINESS AND PROFESSIONAL GROUPS (AFFINITY)

A factor is applied in the premium calculation if the Head of Household or spouse is employed in or retired from certain occupations. Only one Business and Professional Group discount can be applied to each policy.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

HOME SAFETY

A factor is applied in the premium calculation based on the presence of qualifying loss prevention measures or green features.

This discount applies when a dwelling has any one of the following features:

- Energy Star/EPA Certified Home
- Fortified Home
- Automatic Gas Shutoff Valve
- LEED Certified Home
- Whole House Water Leak Detection

For a more detailed description of the requirements, please see the Discount Verification page.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

FORTIFIED HOME DISCOUNT

A factor is applied in the premium calculation for homes in Mobile and Baldwin Counties that are built or retrofitted to meet the following conditions:

- 1) Property is in conformity with the Fortified For Safer Living® standards promulgated by the Institute For Business & Home Safety.

Or

- 2) Property is constructed and certified in conformity with the 2006 International Residential Code ® promulgated by the International Code Council®

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

AUTO/HOMEOWNERS DISCOUNT

A factor is applied in the premium calculation if the following criteria are met:

1. The insured has an in force Automobile policy written by any of the following insurance companies:

- Farmers Insurance Exchange
- Mid-Century Insurance Company
- Bristol West Insurance Company
- 21st Century Centennial Insurance Company
- 21st Century National Insurance Company
- 21st Century North America Insurance Company

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

HOME/LIFE DISCOUNT

A factor is applied in the premium calculation if the following criteria are met:

- ★ a) This discount is applicable provided a member of the household is also the owner of an Adult Term, Whole Life, Universal Life or Variable Life Policy with a face amount of \$50,000 or greater issued by Farmers Life (formerly Farmers New World Life). Farmers Graded Death Benefit Whole Life (FGDBWL) policies also qualify regardless of face amount.
- b) The life policy owner must be a relative of the named insured of the Homeowners policy, residing at the same address.
- c) The named insured of the life policy must be an adult over age 18.
- d) For new business Homeowners policies, or for changes to existing Homeowners policies, the applicable life policy must be in force at the effective date the discount is applied. For renewing Homeowners policies, the applicable life policy must be in force at the time the Homeowners renewal is processed.
- e) The following types of life policies do not trigger the discount: Annuities, Juvenile Policies, Disability and Endowment.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

FARMERS PROPERTY RISK ASSESSMENT (FPRA)

A factor is applied in the premium calculation based on the FPRA code for the head of household. FPRA factors can be found by multiplying the displayed factors by ten thousand, revising from base nine to base ten and then dividing by ten thousand.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RATE MIGRATION

A. General

The purpose of the Migration Factor is to reduce policyholder disruption that may result as we move policies to our new rate factors.

B. The Migration Factors will apply to the following:

1. Coverage A and Coverage E Premiums
2. Farmers' Next Generation homeowners' policies being renewed from the effective date of the Migration Factor table through the expiration date of the same table.

★ C. Premium Determination

3. In the each renewal year after the Migration Factor has been in effect
 - i. Rate each renewal policy for the selected policy term in accordance with this manual.
 - ii. Recall the expiring premium for the policy under consideration.
 - iii. Determine the Change Ratio by dividing the premium determined in Rule C.1.ii by the premium determined in Rule C.1.i and rounding to three decimal places.
 - iv. Refer to the Migration Factor table for the appropriate Migration Factor based on the established Change Factor determined in C.1.iii and the number of years the policy has renewed since the effective date of the Migration Factor table.
 - v. Multiply the premium determined in Rule C.1.i by the applicable Migration Factor determined in C.1.iv.
4. When changes are made during the effective term of a policy impacted by migration factors:
 - i. Rate each renewal policy for the selected policy term in accordance with this manual.
 - ii. Multiply the premium determined in Rule C.2.i by the applicable Migration Factor determined in C.1.iv at the prior renewal.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RATE ORDER CALCULATION

1. Base Rate
2. ZIP Code
3. Experience Rating
4. Coverage A
5. Coverage E
6. Modified Replacement Cost (Modified Loss Settlement)
7. No ERC option
8. Reduced ITV/Basic Package
9. Deductible
10. Age of Head of Household
11. Age of Home
12. Year Built
13. Garage Type
14. Dwelling Style
15. Occupancy Type
16. Number of Units
17. Type of Construction
18. Home Square Footage
19. Fuel Type (Heating System)
20. Roof Type
21. Roof Age
22. Presence of Basement
23. Number of Baths
24. Protection Class by Mileage
25. UL Approved Roof Rating Discount
26. Sprinkler Discount
27. Central Fire Alarm Discount
28. Non-Smoker Discount
29. Central Burglar Alarm Discount
30. Permanent Storm Shutters
31. Roof Geometry
32. Wind/Hail Exclusionary
33. Interior Inspection
34. Business and Professional Groups (Affinity) Discount
35. Home Safety Discount
36. Fortified Home Discount
37. Course of Construction
38. Age of Home x Age of Roof
39. Auto/Homeowners
40. Home/Life
41. Auto/Homeowners Discount x Age of Head of Household
42. FPRA
43. Auto/Homeowners Discount x FPRA
44. Rate Migration

Each step is multiplicative to the previous step, then rounded to 4 decimal places.
The final product is rounded to two decimal places.

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

Premium Component	Peril
1	Fire
2	Wind/Hail
3	Theft
4	Water
5	Other
6	Liability
7	Hurricane

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Base Rates**

Premium Component						
1	2	3	4	5	6	7
\$1,647.2004	\$1,660.0111	\$507.6730	\$611.2600	\$213.6376	\$44.7436	\$1,483.1322

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35004	1.6775	35004	1.5576	35004	1.4674
35005	1.5400	35005	1.2573	35005	1.3705
35006	2.1120	35006	1.6687	35006	1.4674
35007	1.1473	35007	1.4520	35007	1.2605
35010	2.0372	35010	1.5268	35010	1.4223
35011	2.0372	35011	1.5268	35011	1.4223
35013	2.0372	35013	1.5510	35013	1.7237
35014	2.1120	35014	1.6072	35014	1.4674
35015	1.2847	35015	1.5268	35015	1.7237
35016	1.5554	35016	1.4157	35016	1.3606
35019	2.1120	35019	1.6104	35019	1.7820
35020	2.0734	35020	1.6643	35020	1.7556
35021	2.0372	35021	1.6368	35021	1.7237
35022	1.7062	35022	1.4388	35022	1.5181
35023	1.6807	35023	1.4014	35023	1.2375
35031	2.1120	35031	1.6104	35031	1.7820
35032	2.0372	35032	1.5477	35032	1.7237
35033	2.1120	35033	1.5763	35033	1.7820
35034	2.0372	35034	1.7875	35034	1.4223
35035	2.0372	35035	1.6182	35035	1.4223
35036	2.1120	35036	1.6368	35036	1.4674
35038	2.0372	35038	1.5257	35038	1.4223
35040	1.7303	35040	1.4421	35040	1.2650
35041	2.0372	35041	1.5752	35041	1.4223
35042	2.1120	35042	1.8568	35042	1.4674
35043	1.2847	35043	1.5631	35043	1.4223
35044	2.0372	35044	1.5477	35044	1.4223
35045	2.1120	35045	1.7105	35045	1.4674
35046	2.1120	35046	1.7105	35046	1.4674
35048	2.0372	35048	1.5707	35048	1.4223
35049	2.1120	35049	1.6115	35049	1.7820
35051	2.0372	35051	1.5422	35051	1.4223
35052	2.0372	35052	1.5103	35052	1.4223
35053	2.1120	35053	1.5136	35053	1.4674
35054	2.0152	35054	1.7710	35054	1.6665
35055	1.6885	35055	1.3552	35055	1.2441
35056	2.0372	35056	1.5477	35056	1.4223
35057	2.0372	35057	1.5477	35057	1.4223
35058	2.0372	35058	1.5477	35058	1.7237
35060	2.1120	35060	1.6753	35060	1.7820
35061	2.1120	35061	1.6874	35061	1.7820
35062	2.1120	35062	1.5763	35062	1.7820
35063	2.1120	35063	1.5763	35063	1.7820
35064	1.6775	35064	1.6874	35064	1.7820
35068	1.6182	35068	1.3145	35068	1.1846
35070	2.0372	35070	1.5477	35070	1.4223
35071	1.5170	35071	1.2308	35071	1.1165
35072	2.1120	35072	1.5367	35072	1.4674
35073	2.1120	35073	1.6368	35073	1.4674
35074	2.0372	35074	1.6171	35074	1.4223
35077	2.1120	35077	1.6104	35077	1.4674
35078	2.0372	35078	1.5477	35078	1.4223
35079	2.0372	35079	1.5510	35079	1.7237
35080	1.2012	35080	1.5158	35080	1.3178
35082	2.0372	35082	1.5477	35082	1.4223
35083	2.1120	35083	1.6104	35083	1.4674
35085	2.1120	35085	1.7105	35085	1.4674
35087	2.1120	35087	1.6104	35087	1.7820
35089	2.1120	35089	1.6225	35089	1.4674
35091	2.1120	35091	1.6115	35091	1.7820

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35094	1.6182	35094	1.3024	35094	1.1846
35096	2.1120	35096	1.5576	35096	1.4674
35097	2.1120	35097	1.6115	35097	1.7820
35098	2.1120	35098	1.5136	35098	1.7820
35111	2.0383	35111	1.6368	35111	1.7260
35112	2.1120	35112	1.5576	35112	1.4674
35114	1.2847	35114	1.6346	35114	1.4223
35115	2.0372	35115	1.6182	35115	1.4223
35116	2.1120	35116	1.6115	35116	1.4674
35117	1.6632	35117	1.3486	35117	1.2254
35118	2.0372	35118	1.6335	35118	1.7237
35119	2.0372	35119	1.6137	35119	1.4223
35120	2.1317	35120	1.5752	35120	1.4816
35121	2.0372	35121	1.5103	35121	1.7237
35123	2.0372	35123	1.5510	35123	1.4223
35124	1.1868	35124	1.5158	35124	1.3145
35125	2.1120	35125	1.5576	35125	1.4674
35126	1.7215	35126	1.3761	35126	1.2616
35127	1.4454	35127	1.4553	35127	1.2638
35128	2.1120	35128	1.5576	35128	1.4674
35130	2.1120	35130	1.5763	35130	1.4674
35131	2.1120	35131	1.5576	35131	1.4674
35133	2.1120	35133	1.6115	35133	1.7820
35135	2.1120	35135	1.5576	35135	1.4674
35136	2.0372	35136	1.5608	35136	1.4223
35137	1.2847	35137	1.5565	35137	1.4223
35139	2.0372	35139	1.5510	35139	1.7237
35142	2.0372	35142	1.5510	35142	1.4223
35143	2.0372	35143	1.6182	35143	1.4223
35144	1.2847	35144	1.6346	35144	1.4223
35146	2.1636	35146	1.6104	35146	1.5147
35147	1.6775	35147	1.6708	35147	1.4674
35148	2.1120	35148	1.5763	35148	1.7820
35149	2.0372	35149	1.5477	35149	1.7237
35150	1.8283	35150	1.4607	35150	1.6270
35151	2.1120	35151	1.6072	35151	1.4674
35160	2.1461	35160	1.6357	35160	1.5026
35161	2.0372	35161	1.5477	35161	1.4223
35171	2.1120	35171	1.7105	35171	1.4674
35172	2.1120	35172	1.6115	35172	1.4674
35173	1.2847	35173	1.5510	35173	1.7237
35175	2.1120	35175	1.6104	35175	1.7820
35176	2.1120	35176	1.6708	35176	1.7820
35177	1.5181	35177	1.5181	35177	1.5181
35178	2.1120	35178	1.6072	35178	1.4674
35179	2.0372	35179	1.5477	35179	1.7237
35180	2.0811	35180	1.5851	35180	1.4531
35181	2.0372	35181	1.5653	35181	1.4223
35182	2.0372	35182	1.5103	35182	1.4223
35183	2.1120	35183	1.6225	35183	1.4674
35184	2.1120	35184	1.6687	35184	1.4674
35185	1.6775	35185	1.6708	35185	1.4674
35186	2.0372	35186	1.6182	35186	1.4223
35187	2.0372	35187	1.6182	35187	1.4223
35188	2.1120	35188	1.6687	35188	1.4674
35200	1.5181	35200	1.5181	35200	1.5181
35201	2.0372	35201	1.6423	35201	1.7237
35202	2.0372	35202	1.6423	35202	1.7237
35203	2.0372	35203	1.6423	35203	1.7237
35204	2.1120	35204	1.7062	35204	1.7820

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35205	1.3365	35205	1.5851	35205	1.7820
35206	2.1120	35206	1.7006	35206	1.7820
35207	2.0372	35207	1.6423	35207	1.7237
35208	2.0372	35208	1.5510	35208	1.7237
35209	1.2441	35209	1.5026	35209	1.6610
35210	1.6072	35210	1.5114	35210	1.7062
35211	2.1120	35211	1.6115	35211	1.7820
35212	2.0372	35212	1.6357	35212	1.7237
35213	1.3266	35213	1.6775	35213	1.7688
35214	2.1120	35214	1.7062	35214	1.7820
35215	1.5532	35215	1.5114	35215	1.6511
35216	1.2364	35216	1.4663	35216	1.3574
35217	2.0372	35217	1.6357	35217	1.7237
35218	2.1120	35218	1.7062	35218	1.7820
35219	1.2847	35219	1.5510	35219	1.7237
35220	1.6247	35220	1.5707	35220	1.7237
35221	2.0372	35221	1.5510	35221	1.7237
35222	1.5048	35222	1.5147	35222	1.5873
35223	1.3365	35223	1.5851	35223	1.4674
35224	2.1120	35224	1.6753	35224	1.7820
35225	1.2847	35225	1.6423	35225	1.7237
35226	1.1802	35226	1.4245	35226	1.3057
35227	1.5181	35227	1.5181	35227	1.5181
35228	2.0372	35228	1.6335	35228	1.7237
35229	1.2847	35229	1.5345	35229	1.7237
35230	1.2847	35230	1.6423	35230	1.7237
35231	2.0372	35231	1.6423	35231	1.7237
35232	2.0372	35232	1.6357	35232	1.7237
35233	2.0372	35233	1.6423	35233	1.7237
35234	2.1120	35234	1.7062	35234	1.7820
35235	1.4300	35235	1.3804	35235	1.5181
35236	1.2847	35236	1.5664	35236	1.4223
35237	2.0372	35237	1.6423	35237	1.7237
35238	1.2847	35238	1.5707	35238	1.7237
35240	1.2847	35240	1.6423	35240	1.7237
35242	1.2144	35242	1.4728	35242	1.6203
35243	1.2814	35243	1.5312	35243	1.4168
35244	1.1857	35244	1.4465	35244	1.3134
35245	1.2847	35245	1.6423	35245	1.7237
35246	2.0372	35246	1.6423	35246	1.7237
35249	1.2847	35249	1.6423	35249	1.7237
35253	1.2847	35253	1.5345	35253	1.4223
35254	1.2847	35254	1.6423	35254	1.7237
35255	1.2847	35255	1.5345	35255	1.7237
35256	1.5181	35256	1.5181	35256	1.5181
35259	1.2847	35259	1.5345	35259	1.7237
35260	1.2847	35260	1.5510	35260	1.4223
35261	2.0372	35261	1.6357	35261	1.7237
35263	2.0372	35263	1.6423	35263	1.7237
35266	1.2847	35266	1.5345	35266	1.4223
35275	1.5181	35275	1.5181	35275	1.5181
35277	1.2847	35277	1.6423	35277	1.4223
35278	1.2847	35278	1.5345	35278	1.7237
35279	1.2847	35279	1.5510	35279	1.4223
35280	2.0372	35280	1.6423	35280	1.7237
35281	2.0372	35281	1.6423	35281	1.7237
35282	1.2847	35282	1.5345	35282	1.7237
35283	2.0372	35283	1.6423	35283	1.7237
35285	2.0372	35285	1.6423	35285	1.7237
35286	1.2847	35286	1.5345	35286	1.4223

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35287	2.0372	35287	1.6423	35287	1.7237
35288	1.2847	35288	1.6423	35288	1.7237
35289	1.2847	35289	1.5510	35289	1.7237
35290	2.0372	35290	1.6357	35290	1.7237
35291	2.0372	35291	1.6423	35291	1.7237
35292	2.0372	35292	1.6423	35292	1.7237
35293	1.2847	35293	1.5510	35293	1.7237
35294	2.0372	35294	1.6423	35294	1.7237
35295	2.0372	35295	1.6423	35295	1.7237
35296	2.0372	35296	1.5510	35296	1.7237
35297	2.0372	35297	1.5345	35297	1.7237
35298	2.0372	35298	1.6357	35298	1.7237
35299	2.0372	35299	1.6423	35299	1.7237
35401	1.6247	35401	1.6072	35401	1.4223
35402	1.6247	35402	1.6072	35402	1.4223
35403	1.6247	35403	1.6072	35403	1.4223
35404	1.6775	35404	1.6610	35404	1.4674
35405	1.3365	35405	1.6610	35405	1.4674
35406	1.3365	35406	1.6610	35406	1.4674
35407	1.2847	35407	1.6171	35407	1.4223
35440	2.1120	35440	1.6687	35440	1.7820
35441	2.1120	35441	1.7567	35441	1.4674
35442	2.0372	35442	1.6027	35442	1.4223
35443	2.0372	35443	1.6434	35443	1.4223
35444	2.1120	35444	1.6687	35444	1.4674
35446	2.1120	35446	1.6610	35446	1.4674
35447	2.1120	35447	1.6555	35447	1.4674
35448	2.0372	35448	1.7017	35448	1.4223
35449	2.1120	35449	1.6687	35449	1.4674
35452	1.6775	35452	1.6610	35452	1.7820
35453	2.1120	35453	1.6687	35453	1.4674
35456	2.1120	35456	1.6687	35456	1.4674
35457	2.0372	35457	1.6072	35457	1.4223
35458	1.6247	35458	1.6072	35458	1.4223
35459	2.0372	35459	1.6434	35459	1.7237
35460	2.0372	35460	1.6434	35460	1.7237
35461	2.1120	35461	1.6555	35461	1.4674
35462	2.1120	35462	1.7567	35462	1.4674
35463	2.1120	35463	1.6610	35463	1.4674
35464	2.0372	35464	1.6434	35464	1.4223
35466	2.0372	35466	1.6072	35466	1.4223
35468	2.0372	35468	1.6171	35468	1.4223
35469	2.0372	35469	1.6072	35469	1.4223
35470	2.0372	35470	1.6434	35470	1.4223
35471	2.0372	35471	1.6027	35471	1.4223
35473	1.6775	35473	1.6610	35473	1.7820
35474	2.1120	35474	1.7567	35474	1.4674
35475	1.6775	35475	1.6610	35475	1.4674
35476	2.1120	35476	1.6610	35476	1.4674
35477	2.0372	35477	1.6434	35477	1.4223
35478	2.0372	35478	1.6171	35478	1.4223
35480	2.1120	35480	1.6610	35480	1.4674
35481	2.1120	35481	1.6610	35481	1.4674
35482	1.6247	35482	1.6072	35482	1.4223
35485	1.6247	35485	1.6072	35485	1.4223
35486	1.6247	35486	1.6072	35486	1.4223
35487	1.6247	35487	1.6072	35487	1.4223
35490	2.1120	35490	1.6687	35490	1.4674
35491	2.0372	35491	1.6434	35491	1.4223
35501	2.0581	35501	1.5422	35501	1.7424

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35502	2.0372	35502	1.5257	35502	1.7237
35503	2.0372	35503	1.5246	35503	1.4223
35504	2.1120	35504	1.5763	35504	1.7820
35540	2.1120	35540	1.5136	35540	1.7820
35541	2.1504	35541	1.5422	35541	1.8261
35542	2.0372	35542	1.5103	35542	1.7237
35543	2.1120	35543	1.5125	35543	1.7820
35544	2.1120	35544	1.5707	35544	1.4674
35545	2.0372	35545	1.5103	35545	1.4223
35546	2.1120	35546	1.5587	35546	1.4674
35548	2.1120	35548	1.5125	35548	1.4674
35549	2.1120	35549	1.5587	35549	1.7820
35550	2.1120	35550	1.5763	35550	1.7820
35551	2.0372	35551	1.4542	35551	1.7237
35552	2.0372	35552	1.4674	35552	1.4223
35553	2.1120	35553	1.5136	35553	1.7820
35554	2.1120	35554	1.5587	35554	1.7820
35555	2.1120	35555	1.5587	35555	1.4674
35559	2.1120	35559	1.5587	35559	1.4674
35560	2.0372	35560	1.5257	35560	1.7237
35563	2.1120	35563	1.5587	35563	1.4674
35564	2.0372	35564	1.4542	35564	1.7237
35565	2.1120	35565	1.5125	35565	1.7820
35570	2.0372	35570	1.4542	35570	1.7237
35571	2.1120	35571	1.5125	35571	1.7820
35572	2.1120	35572	1.5136	35572	1.7820
35573	2.0372	35573	1.5103	35573	1.7237
35574	2.0372	35574	1.5103	35574	1.4223
35575	2.1120	35575	1.5125	35575	1.4674
35576	2.1120	35576	1.5707	35576	1.4674
35577	2.0372	35577	1.4542	35577	1.7237
35578	2.1120	35578	1.5763	35578	1.7820
35579	2.1120	35579	1.5763	35579	1.7820
35580	2.1120	35580	1.5763	35580	1.7820
35581	2.1120	35581	1.5125	35581	1.7820
35582	2.1120	35582	1.5257	35582	1.7820
35584	2.0372	35584	1.5257	35584	1.7237
35585	2.1120	35585	1.5125	35585	1.7820
35586	2.0372	35586	1.5213	35586	1.7237
35587	2.0372	35587	1.5257	35587	1.7237
35592	2.0372	35592	1.5213	35592	1.4223
35593	2.1120	35593	1.5257	35593	1.7820
35594	2.1120	35594	1.5587	35594	1.4674
35600	1.5181	35600	1.5181	35600	1.5181
35601	1.6247	35601	1.4816	35601	1.7237
35602	1.6247	35602	1.4816	35602	1.7237
35603	1.3365	35603	1.5411	35603	1.4674
35609	1.6247	35609	1.4816	35609	1.7237
35610	2.1120	35610	1.4751	35610	1.7820
35611	1.6775	35611	1.4751	35611	1.4674
35612	1.6247	35612	1.4816	35612	1.4223
35613	1.6742	35613	2.0404	35613	2.3517
35614	2.1120	35614	1.4751	35614	1.7820
35615	1.2847	35615	1.4816	35615	1.4223
35616	2.1120	35616	1.4706	35616	1.7820
35617	1.6247	35617	1.4245	35617	1.7237
35618	2.1120	35618	1.4751	35618	1.7820
35619	2.1120	35619	1.5136	35619	1.7820
35620	2.1120	35620	1.5411	35620	1.7820
35621	2.1120	35621	1.6104	35621	1.7820

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35622	2.1120	35622	1.6104	35622	1.7820
35630	1.6775	35630	1.4706	35630	1.7820
35631	1.6247	35631	1.4245	35631	1.7237
35632	1.6247	35632	1.4245	35632	1.4223
35633	1.6775	35633	1.4706	35633	1.7820
35634	1.6775	35634	1.4706	35634	1.7820
35640	1.5817	35640	1.5170	35640	1.6807
35643	2.1120	35643	1.4751	35643	1.7820
35645	2.0460	35645	1.7084	35645	2.1658
35646	2.1120	35646	1.4706	35646	1.7820
35647	2.0372	35647	1.4300	35647	1.7237
35648	2.1120	35648	1.4751	35648	1.7820
35649	1.2847	35649	1.4816	35649	1.4223
35650	2.1120	35650	1.5136	35650	1.7820
35651	2.0372	35651	1.4564	35651	1.4223
35652	2.1120	35652	1.4751	35652	1.7820
35653	2.1186	35653	1.5170	35653	1.7875
35654	2.1120	35654	1.4706	35654	1.7820
35660	1.8283	35660	1.3442	35660	1.6270
35661	1.6775	35661	1.4706	35661	1.4674
35662	2.0372	35662	1.4245	35662	1.7237
35670	2.1120	35670	1.6104	35670	1.7820
35671	2.1120	35671	1.5411	35671	1.7820
35672	2.1120	35672	1.4751	35672	1.7820
35673	2.1120	35673	1.4751	35673	1.7820
35674	2.3111	35674	1.6203	35674	1.6160
35677	2.1120	35677	1.4706	35677	1.7820
35699	1.6247	35699	1.4816	35699	1.7237
35733	1.5181	35733	1.5181	35733	1.5181
35739	2.1120	35739	1.5411	35739	1.4674
35740	2.1120	35740	1.4025	35740	1.7820
35741	1.3365	35741	1.6423	35741	1.4674
35742	1.6775	35742	1.6632	35742	1.4674
35744	2.1120	35744	1.4025	35744	1.4674
35745	2.0372	35745	1.3750	35745	1.7237
35746	2.1120	35746	1.4025	35746	1.4674
35747	2.0372	35747	1.3750	35747	1.7237
35748	2.1120	35748	1.4300	35748	1.4674
35749	1.4025	35749	1.6764	35749	1.8667
35750	2.0372	35750	1.4816	35750	1.4223
35751	2.0372	35751	1.3750	35751	1.7237
35752	2.1120	35752	1.4025	35752	1.4674
35754	2.1120	35754	1.4630	35754	1.7820
35755	2.1120	35755	1.5257	35755	1.4674
35756	2.1120	35756	1.5411	35756	1.7820
35757	1.3365	35757	1.6632	35757	1.7820
35758	1.3365	35758	1.6632	35758	1.4674
35759	1.3365	35759	1.5763	35759	1.7820
35760	2.1120	35760	1.4300	35760	1.4674
35761	2.0262	35761	1.6324	35761	1.6753
35762	1.2847	35762	1.3848	35762	1.7237
35763	1.4333	35763	1.6708	35763	1.5741
35764	2.0372	35764	1.3750	35764	1.4223
35765	2.1120	35765	1.4025	35765	1.4674
35766	2.0372	35766	1.3750	35766	1.7237
35767	1.2847	35767	1.5806	35767	1.7237
35768	2.1120	35768	1.4300	35768	1.4674
35769	1.6247	35769	1.3750	35769	1.4223
35771	2.1120	35771	1.4025	35771	1.4674
35772	2.1120	35772	1.4025	35772	1.4674

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35773	2.1120	35773	1.6104	35773	1.4674
35774	2.0372	35774	1.3750	35774	1.7237
35775	2.0372	35775	1.4168	35775	1.7237
35776	2.1120	35776	1.4300	35776	1.4674
35801	1.3365	35801	1.4410	35801	1.7820
35802	1.3365	35802	1.4838	35802	1.7820
35803	1.2847	35803	1.4355	35803	1.4223
35804	1.2847	35804	1.3848	35804	1.7237
35805	1.8216	35805	1.4784	35805	1.6225
35806	1.3365	35806	1.6346	35806	1.7820
35807	1.2847	35807	1.5741	35807	1.7237
35808	1.6247	35808	1.4762	35808	1.7237
35809	1.2847	35809	1.5741	35809	1.7237
35810	1.6247	35810	1.5741	35810	1.7237
35811	1.6247	35811	1.3848	35811	1.7237
35812	1.2847	35812	1.5608	35812	1.7237
35813	1.2847	35813	1.5608	35813	1.7237
35814	2.0372	35814	1.5741	35814	1.7237
35815	1.2847	35815	1.4355	35815	1.7237
35816	1.6247	35816	1.5741	35816	1.7237
35824	1.3365	35824	1.6225	35824	1.7820
35893	2.0372	35893	1.5741	35893	1.7237
35894	1.2847	35894	1.5608	35894	1.7237
35895	1.2847	35895	1.3848	35895	1.7237
35896	1.2847	35896	1.5608	35896	1.4223
35897	1.6247	35897	1.5741	35897	1.7237
35898	1.2847	35898	1.4762	35898	1.7237
35899	1.6247	35899	1.5741	35899	1.7237
35901	2.1120	35901	1.4816	35901	1.7820
35902	2.0372	35902	1.4685	35902	1.7237
35903	2.1120	35903	1.5257	35903	1.7820
35904	2.1120	35904	1.5257	35904	1.7820
35905	2.1120	35905	1.5257	35905	1.4674
35906	1.6775	35906	1.5576	35906	1.7820
35907	1.6775	35907	1.5576	35907	1.7820
35950	2.0855	35950	1.5147	35950	1.7688
35951	2.0372	35951	1.4685	35951	1.7237
35952	2.1120	35952	1.5257	35952	1.7820
35953	2.1120	35953	1.5576	35953	1.4674
35954	2.1120	35954	1.5257	35954	1.4674
35956	2.1120	35956	1.5257	35956	1.4674
35957	2.0525	35957	1.4805	35957	1.4333
35958	2.1120	35958	1.4025	35958	1.4674
35959	2.1120	35959	1.4816	35959	1.4674
35960	2.1120	35960	1.4816	35960	1.4674
35961	2.1120	35961	1.4816	35961	1.4674
35962	2.1120	35962	1.5257	35962	1.4674
35963	2.1120	35963	1.4816	35963	1.4674
35964	2.0372	35964	1.4685	35964	1.7237
35966	2.1120	35966	1.4025	35966	1.4674
35967	2.1142	35967	1.4838	35967	1.4685
35968	2.1120	35968	1.4816	35968	1.4674
35971	2.1120	35971	1.4816	35971	1.4674
35972	2.0372	35972	1.5103	35972	1.7237
35973	2.0372	35973	1.4344	35973	1.4223
35974	2.1120	35974	1.5257	35974	1.4674
35975	2.1120	35975	1.5257	35975	1.4674
35976	1.6775	35976	1.5257	35976	1.4674
35978	2.1120	35978	1.4025	35978	1.4674
35979	2.1120	35979	1.4025	35979	1.4674

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
35980	2.1120	35980	1.5257	35980	1.7820
35981	2.1120	35981	1.4025	35981	1.7820
35983	2.1120	35983	1.4816	35983	1.4674
35984	2.1120	35984	1.4025	35984	1.7820
35986	2.0372	35986	1.4344	35986	1.4223
35987	2.1120	35987	1.5576	35987	1.4674
35988	2.1120	35988	1.4025	35988	1.4674
35989	2.1120	35989	1.4025	35989	1.7820
35990	2.0372	35990	1.4685	35990	1.7237
35999	1.5181	35999	1.5181	35999	1.5181
36003	1.6247	36003	1.6412	36003	1.4223
36004	1.5181	36004	1.5181	36004	1.5181
36005	1.6247	36005	1.4135	36005	1.4223
36006	1.6775	36006	1.7105	36006	1.4674
36008	1.6247	36008	1.6313	36008	1.4223
36009	1.6247	36009	1.4586	36009	1.4223
36010	1.6775	36010	1.4575	36010	1.4674
36013	1.6247	36013	1.4388	36013	1.4223
36014	1.5181	36014	1.5181	36014	1.5181
36015	1.6247	36015	1.5532	36015	1.4223
36016	1.6775	36016	1.3585	36016	1.4674
36017	1.6247	36017	1.4135	36017	1.4223
36018	1.5181	36018	1.5181	36018	1.5181
36020	1.6775	36020	1.6522	36020	1.4674
36022	1.7271	36022	2.2417	36022	2.0053
36023	1.6247	36023	1.5268	36023	1.4223
36024	1.6775	36024	1.6225	36024	1.4674
36025	1.6775	36025	1.6522	36025	1.4674
36026	1.6775	36026	1.6225	36026	1.4674
36027	1.6775	36027	1.3585	36027	1.4674
36028	1.6775	36028	1.5158	36028	1.4674
36029	1.6775	36029	1.4872	36029	1.4674
36030	1.6247	36030	1.5532	36030	1.4223
36031	1.6247	36031	1.4388	36031	1.4223
36032	1.6247	36032	1.5532	36032	1.4223
36033	1.6247	36033	1.5532	36033	1.4223
36034	1.6775	36034	1.5158	36034	1.4674
36035	1.6247	36035	1.4586	36035	1.4223
36036	1.6247	36036	1.5576	36036	1.4223
36037	1.6247	36037	1.5532	36037	1.4223
36038	1.6247	36038	1.3552	36038	1.4223
36039	1.6247	36039	1.4388	36039	1.4223
36040	1.6247	36040	1.6412	36040	1.4223
36041	1.6247	36041	1.4586	36041	1.4223
36042	1.6775	36042	1.5158	36042	1.4674
36043	1.6775	36043	1.6203	36043	1.4674
36045	1.6247	36045	1.5268	36045	1.4223
36046	1.6775	36046	1.5158	36046	1.4674
36047	1.6247	36047	1.6412	36047	1.4223
36048	1.6247	36048	1.4135	36048	1.4223
36049	1.6775	36049	1.5158	36049	1.4674
36051	1.6775	36051	1.6225	36051	1.4674
36052	1.2847	36052	1.5576	36052	1.4223
36053	1.6247	36053	1.4388	36053	1.4223
36054	1.2847	36054	1.5675	36054	1.4223
36057	1.2847	36057	1.6050	36057	1.4223
36061	1.6247	36061	1.4135	36061	1.4223
36062	1.6247	36062	1.4586	36062	1.4223
36064	1.3365	36064	1.6203	36064	1.4674
36065	1.6247	36065	1.5576	36065	1.4223

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36066	1.3365	36066	1.6852	36066	1.4674
36067	1.6775	36067	1.7051	36067	1.4674
36068	1.6247	36068	1.6313	36068	1.4223
36069	1.6247	36069	1.5576	36069	1.4223
36071	1.6247	36071	1.4586	36071	1.4223
36072	1.6247	36072	1.3167	36072	1.4223
36075	1.6247	36075	1.4388	36075	1.4223
36078	1.6775	36078	1.5785	36078	1.4674
36079	1.6775	36079	1.4575	36079	1.4674
36080	1.6775	36080	1.6225	36080	1.4674
36081	1.3365	36081	1.4575	36081	1.4674
36082	1.2847	36082	1.4135	36082	1.4223
36083	1.6247	36083	1.4388	36083	1.4223
36087	1.2847	36087	1.4388	36087	1.4223
36088	1.3365	36088	1.4872	36088	1.4674
36089	1.6775	36089	1.4872	36089	1.4674
36091	1.6775	36091	1.6225	36091	1.4674
36092	1.6775	36092	1.7062	36092	1.4674
36093	1.3365	36093	1.6544	36093	1.4674
36100	1.5181	36100	1.5181	36100	1.5181
36101	1.6247	36101	1.6324	36101	1.7237
36102	1.6247	36102	1.6324	36102	1.7237
36103	1.6247	36103	1.6324	36103	1.7237
36104	1.6775	36104	1.6863	36104	1.7820
36105	1.6247	36105	1.6324	36105	1.7237
36106	1.3376	36106	1.5774	36106	1.7842
36107	1.6775	36107	1.5763	36107	1.7820
36108	1.6775	36108	1.6863	36108	1.4674
36109	1.3046	36109	1.5378	36109	1.7381
36110	1.6775	36110	1.7062	36110	1.7820
36111	1.2847	36111	1.5257	36111	1.7237
36112	1.2847	36112	1.6324	36112	1.4223
36113	1.2847	36113	1.6324	36113	1.7237
36114	1.2847	36114	1.5257	36114	1.7237
36115	1.2847	36115	1.6423	36115	1.7237
36116	1.3387	36116	1.5785	36116	1.4685
36117	1.2847	36117	1.6050	36117	1.4212
36118	1.2847	36118	1.6423	36118	1.7237
36119	1.6247	36119	1.6050	36119	1.7237
36120	1.2847	36120	1.5257	36120	1.4223
36121	1.2847	36121	1.5257	36121	1.4223
36123	1.2847	36123	1.5257	36123	1.4223
36124	1.2847	36124	1.6050	36124	1.4223
36125	1.6247	36125	1.6324	36125	1.7237
36130	1.6247	36130	1.5257	36130	1.7237
36131	1.6247	36131	1.6324	36131	1.7237
36132	1.6247	36132	1.6050	36132	1.7237
36133	1.6247	36133	1.6324	36133	1.7237
36134	1.6247	36134	1.6324	36134	1.7237
36135	1.2847	36135	1.5257	36135	1.4223
36136	1.5181	36136	1.5181	36136	1.5181
36140	1.2847	36140	1.5257	36140	1.4223
36141	1.2847	36141	1.6050	36141	1.4223
36142	1.6247	36142	1.6324	36142	1.7237
36177	1.2847	36177	1.6050	36177	1.4223
36191	1.2847	36191	1.5257	36191	1.4223
36192	1.5181	36192	1.5181	36192	1.5181
36193	1.5181	36193	1.5181	36193	1.5181
36194	1.5181	36194	1.5181	36194	1.5181
36195	1.5181	36195	1.5181	36195	1.5181

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36196	1.5181	36196	1.5181	36196	1.5181
36197	1.5181	36197	1.5181	36197	1.5181
36198	1.5181	36198	1.5181	36198	1.5181
36199	1.5181	36199	1.5181	36199	1.5181
36201	1.6247	36201	1.4674	36201	1.4223
36202	1.6247	36202	1.4674	36202	1.4223
36203	1.6731	36203	1.5213	36203	1.4630
36204	1.6247	36204	1.4674	36204	1.4223
36205	1.6247	36205	1.4674	36205	1.4223
36206	1.6775	36206	1.5257	36206	1.4674
36207	1.3365	36207	1.5257	36207	1.7820
36210	1.2847	36210	1.4674	36210	1.7237
36250	1.6775	36250	1.5257	36250	1.4674
36251	1.6775	36251	1.5367	36251	1.4674
36253	1.6247	36253	1.4674	36253	1.4223
36254	1.6247	36254	1.4674	36254	1.4223
36255	1.6247	36255	1.4773	36255	1.4223
36256	1.6775	36256	1.5367	36256	1.4674
36257	1.6247	36257	1.4674	36257	1.4223
36258	1.6247	36258	1.4773	36258	1.4223
36260	1.6775	36260	1.5257	36260	1.4674
36261	1.6247	36261	1.4674	36261	1.4223
36262	1.6775	36262	1.4773	36262	1.4674
36263	1.6247	36263	1.4168	36263	1.4223
36264	1.6775	36264	1.5257	36264	1.4674
36265	1.3365	36265	1.5257	36265	1.4674
36266	1.6775	36266	1.5367	36266	1.4674
36267	1.6247	36267	1.4773	36267	1.4223
36268	1.6775	36268	1.5257	36268	1.4674
36269	1.6775	36269	1.4773	36269	1.4674
36270	1.5181	36270	1.5181	36270	1.5181
36271	1.6775	36271	1.5576	36271	1.4674
36272	1.6775	36272	1.5257	36272	1.4674
36273	1.6247	36273	1.4322	36273	1.4223
36274	1.6775	36274	1.4630	36274	1.4674
36275	1.6247	36275	1.4344	36275	1.4223
36276	1.6775	36276	1.5367	36276	1.4674
36277	1.6775	36277	1.5257	36277	1.4674
36278	1.6775	36278	1.5367	36278	1.4674
36279	1.6775	36279	1.5257	36279	1.4674
36280	1.6775	36280	1.4630	36280	1.4674
36301	1.6775	36301	1.3068	36301	1.4674
36302	1.2847	36302	1.2562	36302	1.4223
36303	1.2847	36303	1.2562	36303	1.4223
36304	1.2847	36304	1.2562	36304	1.4223
36305	1.3365	36305	1.3068	36305	1.4674
36310	1.6775	36310	1.3585	36310	1.4674
36311	1.6247	36311	1.4135	36311	1.4223
36312	1.6247	36312	1.2562	36312	1.4223
36313	1.6247	36313	1.3288	36313	1.4223
36314	1.6247	36314	1.3288	36314	1.4223
36316	1.6775	36316	1.3727	36316	1.4674
36317	1.6247	36317	1.3167	36317	1.4223
36318	1.6247	36318	1.3288	36318	1.4223
36319	1.6247	36319	1.2562	36319	1.4223
36320	1.6247	36320	1.2562	36320	1.4223
36321	1.6775	36321	1.3068	36321	1.4674
36322	1.6775	36322	1.3727	36322	1.4674
36323	1.6247	36323	1.3552	36323	1.4223
36330	1.2847	36330	1.3288	36330	1.4223

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36331	1.2847	36331	1.3288	36331	1.4223
36340	1.6775	36340	1.3727	36340	1.4674
36343	1.6247	36343	1.2562	36343	1.4223
36344	1.6775	36344	1.3727	36344	1.4674
36345	1.3365	36345	1.3068	36345	1.4674
36346	1.6775	36346	1.4575	36346	1.4674
36349	1.6247	36349	1.3288	36349	1.4223
36350	1.6775	36350	1.3068	36350	1.4674
36351	1.6775	36351	1.3727	36351	1.4674
36352	1.6247	36352	1.3288	36352	1.7237
36353	1.6247	36353	1.2562	36353	1.4223
36360	1.6247	36360	1.3288	36360	1.4223
36361	1.6247	36361	1.3288	36361	1.4223
36362	1.2847	36362	1.3288	36362	1.4223
36370	1.6247	36370	1.2562	36370	1.4223
36371	1.6247	36371	1.3288	36371	1.4223
36373	1.6247	36373	1.3167	36373	1.4223
36374	1.6775	36374	1.4575	36374	1.4674
36375	1.6247	36375	1.3288	36375	1.4223
36376	1.6247	36376	1.2562	36376	1.4223
36401	1.6775	36401	1.4784	36401	1.4674
36419	1.5181	36419	1.5181	36419	1.5181
36420	1.6775	36420	1.4102	36420	1.4674
36421	1.6775	36421	1.4102	36421	1.4674
36425	1.6775	36425	1.6357	36425	1.4674
36426	1.6247	36426	1.5170	36426	1.4223
36427	1.6247	36427	1.5170	36427	1.4223
36429	1.6247	36429	1.4322	36429	1.4223
36431	1.5181	36431	1.5181	36431	1.5181
36432	1.6775	36432	1.5675	36432	1.4674
36435	1.6247	36435	1.5752	36435	1.4223
36436	1.6247	36436	1.5664	36436	1.4223
36439	1.6247	36439	1.5170	36439	1.4223
36441	1.6775	36441	1.5675	36441	1.4674
36442	1.6247	36442	1.3552	36442	1.4223
36444	1.6247	36444	1.5752	36444	1.4223
36445	1.6247	36445	1.5170	36445	1.4223
36446	1.6247	36446	1.5664	36446	1.4223
36449	1.6247	36449	1.5170	36449	1.4223
36451	1.6247	36451	1.5664	36451	1.4223
36453	1.6247	36453	1.3552	36453	1.4223
36454	1.6247	36454	1.5170	36454	1.4223
36455	1.6247	36455	1.2814	36455	1.4223
36456	1.6247	36456	1.5532	36456	1.4223
36457	1.6247	36457	1.5170	36457	1.4223
36458	1.6247	36458	1.5752	36458	1.4223
36460	1.6247	36460	1.5752	36460	1.4223
36461	1.6247	36461	1.5752	36461	1.4223
36462	1.6247	36462	1.5752	36462	1.4223
36467	1.6775	36467	1.4102	36467	1.4674
36469	1.5181	36469	1.5181	36469	1.5181
36470	1.6247	36470	1.5752	36470	1.4223
36471	1.6247	36471	1.5752	36471	1.4223
36473	1.6247	36473	1.5170	36473	1.4223
36474	1.6775	36474	1.4784	36474	1.4674
36475	1.6247	36475	1.5170	36475	1.4223
36476	1.6247	36476	1.3552	36476	1.4223
36477	1.6247	36477	1.3552	36477	1.4223
36480	1.6247	36480	1.4410	36480	1.4223
36481	1.6247	36481	1.5752	36481	1.4223

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36482	1.6775	36482	1.6270	36482	1.4674
36483	1.6247	36483	1.4322	36483	1.4223
36489	1.5181	36489	1.5181	36489	1.5181
36501	1.6247	36501	1.4410	36501	1.4223
36502	1.6775	36502	1.5675	36502	1.4674
36503	1.6247	36503	1.5170	36503	1.4223
36504	1.6247	36504	1.5170	36504	1.4223
36505	1.6313	36505	1.3617	36505	1.4267
36507	1.6313	36507	1.4113	36507	1.4267
36509	1.4212	36509	1.2430	36509	1.2430
36510	1.5181	36510	1.5181	36510	1.5181
36511	1.4212	36511	1.3420	36511	1.2430
36512	1.6247	36512	1.4740	36512	1.4223
36513	1.6247	36513	1.4740	36513	1.4223
36515	1.6247	36515	1.4410	36515	1.4223
36518	1.6775	36518	1.5334	36518	1.4674
36521	1.6313	36521	1.4081	36521	1.4267
36522	1.6313	36522	1.4805	36522	1.4267
36523	1.4212	36523	1.2737	36523	1.2430
36524	1.6247	36524	1.5817	36524	1.4223
36525	1.6313	36525	1.4520	36525	1.4267
36526	0.7843	36526	1.0450	36526	0.8723
36527	0.7184	36527	0.8570	36527	0.7887
36528	1.1824	36528	1.3431	36528	1.3101
36529	1.6247	36529	1.4740	36529	1.4223
36530	1.1318	36530	1.3420	36530	1.2430
36532	1.0207	36532	1.2386	36532	1.1208
36533	1.0867	36533	1.3871	36533	1.2045
36535	1.1714	36535	1.4014	36535	1.2870
36536	1.2485	36536	1.4816	36536	1.3727
36538	1.6247	36538	1.5817	36538	1.4223
36539	1.6775	36539	1.5334	36539	1.4674
36540	1.6247	36540	1.4410	36540	1.4223
36541	1.4212	36541	1.2540	36541	1.2430
36542	1.1824	36542	1.4146	36542	1.3101
36543	1.6775	36543	1.5675	36543	1.4674
36544	1.4212	36544	1.2430	36544	1.2430
36545	1.6775	36545	1.6270	36545	1.4674
36547	1.1462	36547	1.3585	36547	1.2584
36548	1.6247	36548	1.4410	36548	1.4223
36549	1.1318	36549	1.3628	36549	1.2430
36550	1.6247	36550	1.4410	36550	1.4223
36551	1.6313	36551	1.4113	36551	1.4267
36552	1.5181	36552	1.5181	36552	1.5181
36553	1.6247	36553	1.4740	36553	1.4223
36555	1.0867	36555	1.3002	36555	1.2045
36556	1.6247	36556	1.4410	36556	1.4223
36558	1.6775	36558	1.6434	36558	1.4674
36559	1.0867	36559	1.4168	36559	1.2045
36560	1.6313	36560	1.4805	36560	1.4267
36561	1.1824	36561	1.4146	36561	1.3101
36562	1.6313	36562	1.4465	36562	1.4267
36564	1.1318	36564	1.4432	36564	1.2430
36567	1.6313	36567	1.4113	36567	1.4267
36568	1.4212	36568	1.2166	36568	1.2430
36569	1.6775	36569	1.5334	36569	1.4674
36570	1.5181	36570	1.5181	36570	1.5181
36571	1.5082	36571	1.3431	36571	1.3178
36572	1.2881	36572	1.4520	36572	1.4267
36574	1.6313	36574	1.3486	36574	1.4267

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36575	1.6313	36575	1.4553	36575	1.4267
36576	1.6313	36576	1.4113	36576	1.4267
36577	1.0867	36577	1.4168	36577	1.2045
36578	1.6313	36578	1.4113	36578	1.4267
36579	1.6313	36579	1.4465	36579	1.4267
36580	1.6313	36580	1.5411	36580	1.4267
36581	1.6247	36581	1.4740	36581	1.4223
36582	1.4212	36582	1.2418	36582	1.2430
36583	1.6247	36583	1.4740	36583	1.4223
36584	1.6247	36584	1.4740	36584	1.4223
36585	1.6247	36585	1.4740	36585	1.4223
36586	1.5181	36586	1.5181	36586	1.5181
36587	1.6313	36587	1.3837	36587	1.4267
36590	1.3662	36590	1.2023	36590	1.2045
36601	1.1264	36601	1.2078	36601	1.5026
36602	1.1626	36602	1.2463	36602	1.5521
36603	1.4618	36603	1.2463	36603	1.5521
36604	1.1626	36604	1.2463	36604	1.5521
36605	1.4618	36605	1.2463	36605	1.5521
36606	1.1626	36606	1.3486	36606	1.5521
36607	1.1626	36607	1.3167	36607	1.5521
36608	1.2672	36608	1.4333	36608	1.7028
36609	1.1626	36609	1.3486	36609	1.2771
36610	1.4618	36610	1.3310	36610	1.5521
36611	1.4618	36611	1.3310	36611	1.2771
36612	1.4618	36612	1.3167	36612	1.5521
36613	1.6313	36613	1.4553	36613	1.4267
36614	1.4641	36614	1.4641	36614	1.4641
36615	1.1264	36615	1.2078	36615	1.5026
36616	1.1264	36616	1.3080	36616	1.5026
36617	1.4618	36617	1.3310	36617	1.5521
36618	1.1626	36618	1.3167	36618	1.2771
36619	1.2342	36619	1.0757	36619	1.0768
36620	1.4641	36620	1.4641	36620	1.4641
36621	1.0867	36621	1.1660	36621	1.4520
36622	1.0867	36622	1.1660	36622	1.4520
36623	1.4641	36623	1.4641	36623	1.4641
36624	1.4641	36624	1.4641	36624	1.4641
36625	1.1264	36625	1.2078	36625	1.5026
36626	1.4641	36626	1.4641	36626	1.4641
36628	1.1264	36628	1.2078	36628	1.5026
36629	1.4641	36629	1.4641	36629	1.4641
36630	1.1264	36630	1.2078	36630	1.5026
36631	1.4641	36631	1.4641	36631	1.4641
36633	1.1264	36633	1.2078	36633	1.5026
36640	1.1264	36640	1.2078	36640	1.5026
36641	1.2474	36641	1.3376	36641	1.6632
36644	1.2474	36644	1.4476	36644	1.6632
36652	1.1264	36652	1.2078	36652	1.5026
36660	1.1264	36660	1.2078	36660	1.5026
36663	1.5664	36663	1.4124	36663	1.3705
36670	1.1264	36670	1.3080	36670	1.5026
36671	1.4146	36671	1.2782	36671	1.2364
36672	1.4641	36672	1.4641	36672	1.4641
36675	1.2474	36675	1.3376	36675	1.6632
36685	1.2474	36685	1.4476	36685	1.6632
36688	1.2485	36688	1.4508	36688	1.6654
36689	1.2474	36689	1.4476	36689	1.6632
36690	1.2474	36690	1.3376	36690	1.6632
36691	1.2474	36691	1.4476	36691	1.3705

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36693	1.1550	36693	1.3420	36693	1.2683
36695	1.2881	36695	1.4564	36695	1.4267
36701	1.6775	36701	1.7556	36701	1.7820
36702	1.6247	36702	1.7017	36702	1.7237
36703	1.6775	36703	1.7051	36703	1.7820
36705	1.5181	36705	1.5181	36705	1.5181
36720	1.6247	36720	1.7017	36720	1.4223
36721	1.6247	36721	1.6742	36721	1.4223
36722	1.6247	36722	1.6742	36722	1.4223
36723	1.6247	36723	1.7017	36723	1.4223
36726	1.2847	36726	1.5752	36726	1.4223
36727	1.6247	36727	1.5817	36727	1.4223
36728	1.6247	36728	1.7017	36728	1.4223
36731	1.5181	36731	1.5181	36731	1.5181
36732	1.6247	36732	1.7017	36732	1.4223
36736	1.6247	36736	1.6742	36736	1.4223
36738	1.6247	36738	1.6742	36738	1.4223
36740	1.6247	36740	1.7017	36740	1.4223
36741	1.6247	36741	1.6412	36741	1.4223
36742	1.6775	36742	1.7567	36742	1.4674
36744	1.6775	36744	1.7567	36744	1.4674
36745	1.6247	36745	1.6742	36745	1.4223
36747	1.5181	36747	1.5181	36747	1.5181
36748	1.6775	36748	1.7402	36748	1.4674
36749	1.6247	36749	1.6467	36749	1.4223
36750	1.6775	36750	1.7105	36750	1.4674
36751	1.6247	36751	1.5664	36751	1.4223
36752	1.6775	36752	1.7051	36752	1.4674
36753	1.6247	36753	1.5752	36753	1.4223
36754	1.6247	36754	1.6742	36754	1.4223
36756	1.6247	36756	1.7875	36756	1.4223
36758	1.6247	36758	1.6467	36758	1.4223
36759	1.6247	36759	1.7017	36759	1.4223
36760	1.5181	36760	1.5181	36760	1.5181
36761	1.6775	36761	1.7556	36761	1.4674
36762	1.6247	36762	1.5664	36762	1.4223
36763	1.6247	36763	1.6742	36763	1.4223
36764	1.6247	36764	1.6742	36764	1.4223
36765	1.6247	36765	1.7017	36765	1.4223
36766	1.6247	36766	1.5752	36766	1.4223
36767	1.6775	36767	1.7556	36767	1.4674
36768	1.6247	36768	1.5752	36768	1.4223
36769	1.6247	36769	1.6742	36769	1.4223
36771	1.5181	36771	1.5181	36771	1.5181
36773	1.6775	36773	1.7556	36773	1.4674
36775	1.6247	36775	1.7017	36775	1.4223
36776	1.6247	36776	1.7017	36776	1.4223
36778	1.5181	36778	1.5181	36778	1.5181
36779	1.5181	36779	1.5181	36779	1.5181
36782	1.6775	36782	1.7402	36782	1.4674
36783	1.6247	36783	1.6742	36783	1.4223
36784	1.6775	36784	1.6270	36784	1.4674
36785	1.6775	36785	1.7051	36785	1.4674
36786	1.6247	36786	1.6742	36786	1.4223
36790	1.6247	36790	1.6467	36790	1.4223
36792	1.6775	36792	1.7105	36792	1.4674
36793	1.6247	36793	1.6467	36793	1.4223
36801	1.2847	36801	1.4377	36801	1.4223
36802	1.2847	36802	1.4377	36802	1.4223
36803	1.2847	36803	1.4377	36803	1.4223

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 1		Premium Component 2		Premium Component 3	
ZIP Code	Factor	ZIP Code	Factor	ZIP Code	Factor
36804	1.6247	36804	1.4377	36804	1.4223
36830	1.2847	36830	1.4377	36830	1.4223
36831	1.2847	36831	1.4377	36831	1.4223
36832	1.2847	36832	1.5268	36832	1.4223
36849	1.6247	36849	1.4377	36849	1.4223
36850	1.6247	36850	1.5268	36850	1.4223
36851	1.6247	36851	1.3617	36851	1.4223
36852	1.6775	36852	1.4850	36852	1.4674
36853	1.2847	36853	1.5268	36853	1.4223
36854	1.6247	36854	1.4377	36854	1.4223
36855	1.6775	36855	1.4630	36855	1.4674
36856	1.6247	36856	1.3617	36856	1.4223
36858	1.6247	36858	1.3617	36858	1.4223
36859	1.6247	36859	1.3617	36859	1.4223
36860	1.6775	36860	1.4168	36860	1.4674
36861	1.3365	36861	1.5785	36861	1.4674
36862	1.6775	36862	1.4850	36862	1.4674
36863	1.6775	36863	1.4850	36863	1.4674
36865	1.2847	36865	1.4377	36865	1.4223
36866	1.6775	36866	1.5785	36866	1.4674
36867	1.6775	36867	1.4168	36867	1.4674
36868	1.6247	36868	1.3617	36868	1.4223
36869	1.6775	36869	1.4168	36869	1.4674
36870	1.6775	36870	1.4168	36870	1.4674
36871	1.6247	36871	1.3617	36871	1.4223
36872	1.6247	36872	1.4377	36872	1.4223
36874	1.6247	36874	1.4377	36874	1.4223
36875	1.6247	36875	1.3617	36875	1.4223
36877	1.6775	36877	1.4850	36877	1.4674
36879	1.3365	36879	1.5785	36879	1.4674
36901	1.6247	36901	1.6104	36901	1.4223
36903	1.5181	36903	1.5181	36903	1.5181
36904	1.6247	36904	1.6104	36904	1.4223
36906	1.6247	36906	1.6104	36906	1.4223
36907	1.6247	36907	1.6104	36907	1.4223
36908	1.6775	36908	1.6434	36908	1.4674
36910	1.6247	36910	1.6104	36910	1.4223
36911	1.5181	36911	1.5181	36911	1.5181
36912	1.6247	36912	1.6104	36912	1.4223
36913	1.6247	36913	1.5817	36913	1.4223
36915	1.6247	36915	1.5817	36915	1.4223
36916	1.6775	36916	1.6632	36916	1.4674
36919	1.6775	36919	1.6434	36919	1.4674
36921	1.6247	36921	1.5817	36921	1.4223
36922	1.6247	36922	1.6104	36922	1.4223
36925	1.6247	36925	1.6104	36925	1.4223

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35004	1.8173	35004	1.4070	35004	1.4641	35004	0.1034
35005	1.0087	35005	1.3815	35005	1.4641	35005	0.0703
35006	1.3046	35006	1.8085	35006	1.4641	35006	0.1034
35007	1.2540	35007	1.3530	35007	1.4641	35007	0.0781
35010	1.2551	35010	1.3541	35010	1.4641	35010	0.1001
35011	1.2551	35011	1.3541	35011	1.4641	35011	0.1001
35013	1.4135	35013	1.7413	35013	1.4641	35013	0.1001
35014	1.3046	35014	1.8085	35014	1.4641	35014	0.1034
35015	1.2551	35015	1.5235	35015	1.4641	35015	0.1001
35016	1.6753	35016	1.3057	35016	1.4641	35016	0.0846
35019	1.4586	35019	1.8085	35019	1.4641	35019	0.1034
35020	1.2760	35020	1.7732	35020	1.4641	35020	0.1023
35021	1.2551	35021	1.7413	35021	1.4641	35021	0.1001
35022	1.1121	35022	1.2001	35022	1.4641	35022	0.0770
35023	1.1022	35023	1.5181	35023	1.4641	35023	0.0770
35031	1.4586	35031	1.8085	35031	1.4641	35031	0.1034
35032	1.2551	35032	1.7413	35032	1.4641	35032	0.1001
35033	1.3046	35033	1.8085	35033	1.4641	35033	0.1034
35034	1.2551	35034	1.7413	35034	1.4641	35034	0.1001
35035	1.2551	35035	1.7413	35035	1.4641	35035	0.1001
35036	1.3046	35036	1.8085	35036	1.4641	35036	0.1034
35038	1.2551	35038	1.7413	35038	1.4641	35038	0.1001
35040	1.2584	35040	1.2144	35040	1.4641	35040	0.0781
35041	1.2551	35041	1.7413	35041	1.4641	35041	0.1001
35042	1.4586	35042	1.8085	35042	1.4641	35042	0.1034
35043	1.4135	35043	1.5235	35043	1.4641	35043	0.1001
35044	1.2551	35044	1.7413	35044	1.4641	35044	0.1001
35045	1.4586	35045	1.8085	35045	1.4641	35045	0.1034
35046	1.3046	35046	1.8085	35046	1.4641	35046	0.1034
35048	1.2551	35048	1.3541	35048	1.4641	35048	0.1001
35049	1.4586	35049	1.8085	35049	1.4641	35049	0.1034
35051	1.2551	35051	1.3541	35051	1.4641	35051	0.1001
35052	1.4135	35052	1.7413	35052	1.4641	35052	0.1001
35053	1.3046	35053	1.8085	35053	1.4641	35053	0.1034
35054	1.4728	35054	1.5884	35054	1.4641	35054	0.1155
35055	1.2364	35055	1.1846	35055	1.4641	35055	0.0770
35056	1.4135	35056	1.3541	35056	1.4641	35056	0.1001
35057	1.2551	35057	1.7413	35057	1.4641	35057	0.1001
35058	1.4135	35058	1.7413	35058	1.4641	35058	0.1001
35060	1.3046	35060	1.4070	35060	1.4641	35060	0.1034
35061	1.3046	35061	1.8085	35061	1.4641	35061	0.1034
35062	1.3046	35062	1.8085	35062	1.4641	35062	0.1034
35063	1.4586	35063	1.8085	35063	1.4641	35063	0.1034
35064	1.3046	35064	1.4070	35064	1.4641	35064	0.1034
35068	1.0515	35068	1.4542	35068	1.4641	35068	0.0736
35070	1.2551	35070	1.7413	35070	1.4641	35070	0.1001
35071	0.8844	35071	1.3617	35071	1.4641	35071	0.0682
35072	1.3046	35072	1.8085	35072	1.4641	35072	0.1034
35073	1.3046	35073	1.8085	35073	1.4641	35073	0.1034
35074	1.4135	35074	1.7413	35074	1.4641	35074	0.1001
35077	1.3046	35077	1.8085	35077	1.4641	35077	0.1034
35078	1.2551	35078	1.3541	35078	1.4641	35078	0.1001
35079	1.4135	35079	1.7413	35079	1.4641	35079	0.1001
35080	1.3112	35080	1.4146	35080	1.4641	35080	0.0824
35082	1.2551	35082	1.7413	35082	1.4641	35082	0.1001
35083	1.4586	35083	1.8085	35083	1.4641	35083	0.1034
35085	1.4586	35085	1.8085	35085	1.4641	35085	0.1034
35087	1.4586	35087	1.8085	35087	1.4641	35087	0.1034
35089	1.3046	35089	1.8085	35089	1.4641	35089	0.1034
35091	1.3046	35091	1.8085	35091	1.4641	35091	0.1034

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35094	1.0515	35094	1.1374	35094	1.4641	35094	0.0736
35096	1.3046	35096	1.8085	35096	1.4641	35096	0.1034
35097	1.4586	35097	1.8085	35097	1.4641	35097	0.1034
35098	1.3046	35098	1.8085	35098	1.4641	35098	0.1034
35111	1.2551	35111	1.3552	35111	1.4641	35111	0.1001
35112	1.8173	35112	1.8085	35112	1.4641	35112	0.1034
35114	1.2551	35114	1.5235	35114	1.4641	35114	0.1001
35115	1.2551	35115	1.3541	35115	1.4641	35115	0.1001
35116	1.3046	35116	1.8085	35116	1.4641	35116	0.1034
35117	1.0801	35117	1.5026	35117	1.4641	35117	0.0758
35118	1.2551	35118	1.7413	35118	1.4641	35118	0.1001
35119	1.2551	35119	1.7413	35119	1.4641	35119	0.1001
35120	1.8360	35120	1.8272	35120	1.4641	35120	0.1045
35121	1.4135	35121	1.7413	35121	1.4641	35121	0.1001
35123	1.2551	35123	1.3541	35123	1.4641	35123	0.1001
35124	1.3068	35124	1.4102	35124	1.4641	35124	0.0813
35125	1.4586	35125	1.8085	35125	1.4641	35125	0.1034
35126	1.1220	35126	1.2111	35126	1.4641	35126	0.0781
35127	1.1231	35127	1.2133	35127	1.4641	35127	0.0781
35128	1.3046	35128	1.4070	35128	1.4641	35128	0.1034
35130	1.3046	35130	1.8085	35130	1.4641	35130	0.1034
35131	1.3046	35131	1.8085	35131	1.4641	35131	0.1034
35133	1.4586	35133	1.8085	35133	1.4641	35133	0.1034
35135	1.3046	35135	1.8085	35135	1.4641	35135	0.1034
35136	1.2551	35136	1.7413	35136	1.4641	35136	0.1001
35137	1.4135	35137	1.5235	35137	1.4641	35137	0.1001
35139	1.2551	35139	1.7413	35139	1.4641	35139	0.1001
35142	1.2551	35142	1.7413	35142	1.4641	35142	0.1001
35143	1.2551	35143	1.3541	35143	1.4641	35143	0.1001
35144	1.4135	35144	1.5235	35144	1.4641	35144	0.1001
35146	1.8645	35146	1.8557	35146	1.4641	35146	0.1056
35147	1.3046	35147	1.4070	35147	1.4641	35147	0.1034
35148	1.3046	35148	1.8085	35148	1.4641	35148	0.1034
35149	1.2551	35149	1.7413	35149	1.4641	35149	0.1001
35150	1.1835	35150	1.6434	35150	1.4641	35150	0.0835
35151	1.3046	35151	1.8085	35151	1.4641	35151	0.1034
35160	1.3266	35160	1.8403	35160	1.4641	35160	0.1045
35161	1.2551	35161	1.7413	35161	1.4641	35161	0.1001
35171	1.4586	35171	1.8085	35171	1.4641	35171	0.1034
35172	1.3046	35172	1.8085	35172	1.4641	35172	0.1034
35173	1.2551	35173	1.5235	35173	1.4641	35173	0.1001
35175	1.8173	35175	1.8085	35175	1.4641	35175	0.1034
35176	1.3046	35176	1.5741	35176	1.4641	35176	0.1034
35177	1.5181	35177	1.5181	35177	1.4641	35177	1.5181
35178	1.3046	35178	1.4070	35178	1.4641	35178	0.1034
35179	1.4135	35179	1.7413	35179	1.4641	35179	0.1001
35180	1.2814	35180	1.7808	35180	1.4641	35180	0.1023
35181	1.2551	35181	1.7413	35181	1.4641	35181	0.1001
35182	1.7501	35182	1.7413	35182	1.4641	35182	0.1001
35183	1.3046	35183	1.8085	35183	1.4641	35183	0.1034
35184	1.4586	35184	1.8085	35184	1.4641	35184	0.1034
35185	1.3046	35185	1.4070	35185	1.4641	35185	0.1034
35186	1.2551	35186	1.3541	35186	1.4641	35186	0.1001
35187	1.2551	35187	1.3541	35187	1.4641	35187	0.1001
35188	1.3046	35188	1.8085	35188	1.4641	35188	0.1034
35200	1.5181	35200	1.5181	35200	1.4641	35200	1.5181
35201	1.2551	35201	1.7413	35201	1.4641	35201	0.1001
35202	1.2551	35202	1.7413	35202	1.4641	35202	0.1001
35203	1.2551	35203	1.7413	35203	1.4641	35203	0.1001
35204	1.3046	35204	1.8085	35204	1.4641	35204	0.1034

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35205	1.3046	35205	1.5741	35205	1.4641	35205	0.1034
35206	1.3046	35206	1.8085	35206	1.4641	35206	0.1034
35207	1.2551	35207	1.7413	35207	1.4641	35207	0.1001
35208	1.2551	35208	1.3541	35208	1.4641	35208	0.1001
35209	1.2144	35209	1.4663	35209	1.4641	35209	0.0857
35210	1.2418	35210	1.5082	35210	1.4641	35210	0.0868
35211	1.3046	35211	1.8085	35211	1.4641	35211	0.1034
35212	1.2551	35212	1.7413	35212	1.4641	35212	0.1001
35213	1.2870	35213	1.5631	35213	1.4641	35213	0.1023
35214	1.3046	35214	1.4070	35214	1.4641	35214	0.1034
35215	1.2078	35215	1.3046	35215	1.4641	35215	0.0846
35216	1.2078	35216	1.4575	35216	1.4641	35216	0.0846
35217	1.2551	35217	1.7413	35217	1.4641	35217	0.1001
35218	1.3046	35218	1.8085	35218	1.4641	35218	0.1034
35219	1.2551	35219	1.5235	35219	1.4641	35219	0.1001
35220	1.2551	35220	1.3541	35220	1.4641	35220	0.1001
35221	1.2551	35221	1.7413	35221	1.4641	35221	0.1001
35222	1.1604	35222	1.4113	35222	1.4641	35222	0.0813
35223	1.3046	35223	1.5741	35223	1.4641	35223	0.1034
35224	1.3046	35224	1.8085	35224	1.4641	35224	0.1034
35225	1.2551	35225	1.5235	35225	1.4641	35225	0.1001
35226	1.1516	35226	1.4003	35226	1.4641	35226	0.0813
35227	1.5181	35227	1.5181	35227	1.4641	35227	1.5181
35228	1.2551	35228	1.7413	35228	1.4641	35228	0.1001
35229	1.2551	35229	1.5235	35229	1.4641	35229	0.1001
35230	1.2551	35230	1.5235	35230	1.4641	35230	0.1001
35231	1.2551	35231	1.3541	35231	1.4641	35231	0.1001
35232	1.2551	35232	1.7413	35232	1.4641	35232	0.1001
35233	1.2551	35233	1.3541	35233	1.4641	35233	0.1001
35234	1.3046	35234	1.8085	35234	1.4641	35234	0.1034
35235	1.1121	35235	1.3408	35235	1.4641	35235	0.0770
35236	1.2551	35236	1.5235	35236	1.4641	35236	0.1001
35237	1.2551	35237	1.7413	35237	1.4641	35237	0.1001
35238	1.2551	35238	1.5235	35238	1.4641	35238	0.1001
35240	1.2551	35240	1.5235	35240	1.4641	35240	0.1001
35242	1.3255	35242	1.4311	35242	1.4641	35242	0.0835
35243	1.2506	35243	1.5202	35243	1.4641	35243	0.1001
35244	1.1572	35244	1.4081	35244	1.4641	35244	0.0813
35245	1.2551	35245	1.5235	35245	1.4641	35245	0.1001
35246	1.2551	35246	1.7413	35246	1.4641	35246	0.1001
35249	1.2551	35249	1.5235	35249	1.4641	35249	0.1001
35253	1.2551	35253	1.5235	35253	1.4641	35253	0.1001
35254	1.2551	35254	1.5235	35254	1.4641	35254	0.1001
35255	1.2551	35255	1.5235	35255	1.4641	35255	0.1001
35256	1.5181	35256	1.5181	35256	1.4641	35256	1.5181
35259	1.2551	35259	1.5235	35259	1.4641	35259	0.1001
35260	1.2551	35260	1.5235	35260	1.4641	35260	0.1001
35261	1.2551	35261	1.7413	35261	1.4641	35261	0.1001
35263	1.2551	35263	1.7413	35263	1.4641	35263	0.1001
35266	1.2551	35266	1.5235	35266	1.4641	35266	0.1001
35275	1.5181	35275	1.5181	35275	1.4641	35275	1.5181
35277	1.2551	35277	1.5235	35277	1.4641	35277	0.1001
35278	1.2551	35278	1.5235	35278	1.4641	35278	0.1001
35279	1.2551	35279	1.5235	35279	1.4641	35279	0.1001
35280	1.2551	35280	1.7413	35280	1.4641	35280	0.1001
35281	1.2551	35281	1.7413	35281	1.4641	35281	0.1001
35282	1.2551	35282	1.5235	35282	1.4641	35282	0.1001
35283	1.2551	35283	1.7413	35283	1.4641	35283	0.1001
35285	1.2551	35285	1.7413	35285	1.4641	35285	0.1001
35286	1.2551	35286	1.5235	35286	1.4641	35286	0.1001

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35287	1.2551	35287	1.7413	35287	1.4641	35287	0.1001
35288	1.2551	35288	1.5235	35288	1.4641	35288	0.1001
35289	1.2551	35289	1.5235	35289	1.4641	35289	0.1001
35290	1.2551	35290	1.7413	35290	1.4641	35290	0.1001
35291	1.2551	35291	1.7413	35291	1.4641	35291	0.1001
35292	1.2551	35292	1.7413	35292	1.4641	35292	0.1001
35293	1.2551	35293	1.5235	35293	1.4641	35293	0.1001
35294	1.2551	35294	1.3541	35294	1.4641	35294	0.1001
35295	1.2551	35295	1.7413	35295	1.4641	35295	0.1001
35296	1.2551	35296	1.3541	35296	1.4641	35296	0.1001
35297	1.2551	35297	1.3541	35297	1.4641	35297	0.1001
35298	1.2551	35298	1.7413	35298	1.4641	35298	0.1001
35299	1.2551	35299	1.3541	35299	1.4641	35299	0.1001
35401	1.2551	35401	1.3541	35401	1.4641	35401	0.1001
35402	1.2551	35402	1.3541	35402	1.4641	35402	0.1001
35403	1.2551	35403	1.3541	35403	1.4641	35403	0.1001
35404	1.3046	35404	1.4070	35404	1.4641	35404	0.1034
35405	1.4586	35405	1.5741	35405	1.4641	35405	0.1034
35406	1.8173	35406	1.5741	35406	1.4641	35406	0.1034
35407	1.4135	35407	1.5235	35407	1.4641	35407	0.1001
35440	1.4586	35440	1.4070	35440	1.4641	35440	0.1034
35441	1.3046	35441	1.8085	35441	1.4641	35441	0.1034
35442	1.2551	35442	1.7413	35442	1.4641	35442	0.1001
35443	1.2551	35443	1.7413	35443	1.4641	35443	0.1001
35444	1.3046	35444	1.8085	35444	1.4641	35444	0.1034
35446	1.3046	35446	1.8085	35446	1.4641	35446	0.1034
35447	1.3046	35447	1.8085	35447	1.4641	35447	0.1034
35448	1.2551	35448	1.3541	35448	1.4641	35448	0.1001
35449	1.4586	35449	1.8085	35449	1.4641	35449	0.1034
35452	1.8173	35452	1.4070	35452	1.4641	35452	0.1034
35453	1.4586	35453	1.8085	35453	1.4641	35453	0.1034
35456	1.4586	35456	1.8085	35456	1.4641	35456	0.1034
35457	1.7501	35457	1.3541	35457	1.4641	35457	0.1001
35458	1.7501	35458	1.3541	35458	1.4641	35458	0.1001
35459	1.2551	35459	1.7413	35459	1.4641	35459	0.1001
35460	1.2551	35460	1.7413	35460	1.4641	35460	0.1001
35461	1.3046	35461	1.8085	35461	1.4641	35461	0.1034
35462	1.3046	35462	1.4070	35462	1.4641	35462	0.1034
35463	1.3046	35463	1.8085	35463	1.4641	35463	0.1034
35464	1.2551	35464	1.7413	35464	1.4641	35464	0.1001
35466	1.2551	35466	1.7413	35466	1.4641	35466	0.1001
35468	1.2551	35468	1.7413	35468	1.4641	35468	0.1001
35469	1.2551	35469	1.7413	35469	1.4641	35469	0.1001
35470	1.2551	35470	1.3541	35470	1.4641	35470	0.1001
35471	1.2551	35471	1.7413	35471	1.4641	35471	0.1001
35473	1.8173	35473	1.4070	35473	1.4641	35473	0.1034
35474	1.3046	35474	1.8085	35474	1.4641	35474	0.1034
35475	1.4586	35475	1.4070	35475	1.4641	35475	0.1034
35476	1.3046	35476	1.4070	35476	1.4641	35476	0.1034
35477	1.2551	35477	1.7413	35477	1.4641	35477	0.1001
35478	1.2551	35478	1.7413	35478	1.4641	35478	0.1001
35480	1.4586	35480	1.8085	35480	1.4641	35480	0.1034
35481	1.3046	35481	1.8085	35481	1.4641	35481	0.1034
35482	1.4135	35482	1.3541	35482	1.4641	35482	0.1001
35485	1.2551	35485	1.3541	35485	1.4641	35485	0.1001
35486	1.4135	35486	1.3541	35486	1.4641	35486	0.1001
35487	1.4135	35487	1.3541	35487	1.4641	35487	0.1001
35490	1.3046	35490	1.8085	35490	1.4641	35490	0.1034
35491	1.2551	35491	1.3541	35491	1.4641	35491	0.1001
35501	1.2672	35501	1.7578	35501	1.4641	35501	0.1012

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35502	1.2551	35502	1.3541	35502	1.4641	35502	0.1001
35503	1.4135	35503	1.7413	35503	1.4641	35503	0.1001
35504	1.3046	35504	1.4070	35504	1.4641	35504	0.1034
35540	1.4586	35540	1.8085	35540	1.4641	35540	0.1034
35541	1.3277	35541	1.8436	35541	1.4641	35541	0.1045
35542	1.2551	35542	1.7413	35542	1.4641	35542	0.1001
35543	1.3046	35543	1.8085	35543	1.4641	35543	0.1034
35544	1.3046	35544	1.8085	35544	1.4641	35544	0.1034
35545	1.2551	35545	1.7413	35545	1.4641	35545	0.1001
35546	1.3046	35546	1.8085	35546	1.4641	35546	0.1034
35548	1.3046	35548	1.8085	35548	1.4641	35548	0.1034
35549	1.3046	35549	1.8085	35549	1.4641	35549	0.1034
35550	1.3046	35550	1.8085	35550	1.4641	35550	0.1034
35551	1.2551	35551	1.7413	35551	1.4641	35551	0.1001
35552	1.2551	35552	1.7413	35552	1.4641	35552	0.1001
35553	1.3046	35553	1.8085	35553	1.4641	35553	0.1034
35554	1.3046	35554	1.8085	35554	1.4641	35554	0.1034
35555	1.3046	35555	1.8085	35555	1.4641	35555	0.1034
35559	1.3046	35559	1.8085	35559	1.4641	35559	0.1034
35560	1.2551	35560	1.7413	35560	1.4641	35560	0.1001
35563	1.3046	35563	1.8085	35563	1.4641	35563	0.1034
35564	1.2551	35564	1.7413	35564	1.4641	35564	0.1001
35565	1.3046	35565	1.8085	35565	1.4641	35565	0.1034
35570	1.2551	35570	1.7413	35570	1.4641	35570	0.1001
35571	1.3046	35571	1.8085	35571	1.4641	35571	0.1034
35572	1.3046	35572	1.8085	35572	1.4641	35572	0.1034
35573	1.2551	35573	1.7413	35573	1.4641	35573	0.1001
35574	1.2551	35574	1.7413	35574	1.4641	35574	0.1001
35575	1.4586	35575	1.8085	35575	1.4641	35575	0.1034
35576	1.3046	35576	1.8085	35576	1.4641	35576	0.1034
35577	1.2551	35577	1.7413	35577	1.4641	35577	0.1001
35578	1.3046	35578	1.8085	35578	1.4641	35578	0.1034
35579	1.3046	35579	1.8085	35579	1.4641	35579	0.1034
35580	1.3046	35580	1.8085	35580	1.4641	35580	0.1034
35581	1.3046	35581	1.8085	35581	1.4641	35581	0.1034
35582	1.3046	35582	1.8085	35582	1.4641	35582	0.1034
35584	1.2551	35584	1.3541	35584	1.4641	35584	0.1001
35585	1.4586	35585	1.8085	35585	1.4641	35585	0.1034
35586	1.2551	35586	1.7413	35586	1.4641	35586	0.1001
35587	1.2551	35587	1.7413	35587	1.4641	35587	0.1001
35592	1.2551	35592	1.7413	35592	1.4641	35592	0.1001
35593	1.4586	35593	1.8085	35593	1.4641	35593	0.1034
35594	1.3046	35594	1.8085	35594	1.4641	35594	0.1034
35600	1.5181	35600	1.5181	35600	1.4641	35600	1.5181
35601	1.4135	35601	1.3541	35601	1.4641	35601	0.1001
35602	1.4135	35602	1.3541	35602	1.4641	35602	0.1001
35603	1.4586	35603	1.5741	35603	1.4641	35603	0.1034
35609	1.4135	35609	1.3541	35609	1.4641	35609	0.1001
35610	1.4586	35610	1.8085	35610	1.4641	35610	0.1034
35611	1.3046	35611	1.4070	35611	1.4641	35611	0.1034
35612	1.2551	35612	1.3541	35612	1.4641	35612	0.1001
35613	1.6335	35613	2.0822	35613	1.4641	35613	0.1276
35614	1.3046	35614	1.8085	35614	1.4641	35614	0.1034
35615	1.2551	35615	1.5235	35615	1.4641	35615	0.1001
35616	1.3046	35616	1.8085	35616	1.4641	35616	0.1034
35617	1.4135	35617	1.3541	35617	1.4641	35617	0.1001
35618	1.3046	35618	1.8085	35618	1.4641	35618	0.1034
35619	1.4586	35619	1.8085	35619	1.4641	35619	0.1034
35620	1.3046	35620	1.8085	35620	1.4641	35620	0.1034
35621	1.3046	35621	1.8085	35621	1.4641	35621	0.1034

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35622	1.4586	35622	1.8085	35622	1.4641	35622	0.1034
35630	1.3046	35630	1.4070	35630	1.4641	35630	0.1034
35631	1.2551	35631	1.3541	35631	1.4641	35631	0.1001
35632	1.4135	35632	1.3541	35632	1.4641	35632	0.1001
35633	1.4586	35633	1.4070	35633	1.4641	35633	0.1034
35634	1.4586	35634	1.4070	35634	1.4641	35634	0.1034
35640	1.3750	35640	1.3266	35640	1.4641	35640	0.0857
35643	1.3046	35643	1.8085	35643	1.4641	35643	0.1034
35645	1.6852	35645	1.6247	35645	1.4641	35645	0.1177
35646	1.4586	35646	1.8085	35646	1.4641	35646	0.1034
35647	1.2551	35647	1.7413	35647	1.4641	35647	0.1001
35648	1.4586	35648	1.8085	35648	1.4641	35648	0.1034
35649	1.2551	35649	1.5235	35649	1.4641	35649	0.1001
35650	1.4586	35650	1.8085	35650	1.4641	35650	0.1034
35651	1.4135	35651	1.7413	35651	1.4641	35651	0.1001
35652	1.3046	35652	1.4070	35652	1.4641	35652	0.1034
35653	1.3101	35653	1.8162	35653	1.4641	35653	0.1034
35654	1.4586	35654	1.8085	35654	1.4641	35654	0.1034
35660	1.1824	35660	1.2760	35660	1.4641	35660	0.0835
35661	1.4586	35661	1.4070	35661	1.4641	35661	0.1034
35662	1.2551	35662	1.3541	35662	1.4641	35662	0.1001
35670	1.4586	35670	1.8085	35670	1.4641	35670	0.1034
35671	1.3046	35671	1.4070	35671	1.4641	35671	0.1034
35672	1.3046	35672	1.8085	35672	1.4641	35672	0.1034
35673	1.4586	35673	1.8085	35673	1.4641	35673	0.1034
35674	1.6061	35674	2.0778	35674	1.4641	35674	0.1122
35677	1.3046	35677	1.8085	35677	1.4641	35677	0.1034
35699	1.4135	35699	1.3541	35699	1.4641	35699	0.1001
35733	1.5181	35733	1.5181	35733	1.4641	35733	1.5181
35739	1.3046	35739	1.8085	35739	1.4641	35739	0.1034
35740	1.4586	35740	1.8085	35740	1.4641	35740	0.1034
35741	1.8173	35741	1.4070	35741	1.4641	35741	0.1034
35742	1.3046	35742	1.4070	35742	1.4641	35742	0.1034
35744	1.3046	35744	1.8085	35744	1.4641	35744	0.1034
35745	1.2551	35745	1.7413	35745	1.4641	35745	0.1001
35746	1.3046	35746	1.8085	35746	1.4641	35746	0.1034
35747	1.4135	35747	1.3541	35747	1.4641	35747	0.1001
35748	1.4586	35748	1.8085	35748	1.4641	35748	0.1034
35749	2.0053	35749	1.6511	35749	1.4641	35749	0.1067
35750	1.7501	35750	1.7413	35750	1.4641	35750	0.1001
35751	1.4135	35751	1.7413	35751	1.4641	35751	0.1001
35752	1.3046	35752	1.8085	35752	1.4641	35752	0.1034
35754	1.4586	35754	1.4070	35754	1.4641	35754	0.1034
35755	1.3046	35755	1.4070	35755	1.4641	35755	0.1034
35756	1.3046	35756	1.4070	35756	1.4641	35756	0.1034
35757	1.8173	35757	1.5741	35757	1.4641	35757	0.1034
35758	1.4586	35758	1.5741	35758	1.4641	35758	0.1034
35759	1.8173	35759	1.4070	35759	1.4641	35759	0.1034
35760	1.4586	35760	1.8085	35760	1.4641	35760	0.1034
35761	1.6665	35761	2.1636	35761	1.4641	35761	0.1166
35762	1.4135	35762	1.5235	35762	1.4641	35762	0.1001
35763	1.5653	35763	1.5103	35763	1.4641	35763	0.1100
35764	1.2551	35764	1.7413	35764	1.4641	35764	0.1001
35765	1.4586	35765	1.8085	35765	1.4641	35765	0.1034
35766	1.4135	35766	1.7413	35766	1.4641	35766	0.1001
35767	1.4135	35767	1.3541	35767	1.4641	35767	0.1001
35768	1.4586	35768	1.8085	35768	1.4641	35768	0.1034
35769	1.2551	35769	1.3541	35769	1.4641	35769	0.1001
35771	1.4586	35771	1.8085	35771	1.4641	35771	0.1034
35772	1.3046	35772	1.8085	35772	1.4641	35772	0.1034

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35773	1.4586	35773	1.8085	35773	1.4641	35773	0.1034
35774	1.2551	35774	1.7413	35774	1.4641	35774	0.1001
35775	1.4135	35775	1.7413	35775	1.4641	35775	0.1001
35776	1.4586	35776	1.8085	35776	1.4641	35776	0.1034
35801	1.4586	35801	1.4070	35801	1.4641	35801	0.1034
35802	1.4586	35802	1.5741	35802	1.4641	35802	0.1034
35803	1.7501	35803	1.5235	35803	1.4641	35803	0.1001
35804	1.4135	35804	1.3541	35804	1.4641	35804	0.1001
35805	1.1781	35805	1.6368	35805	1.4641	35805	0.0835
35806	1.4586	35806	1.5741	35806	1.4641	35806	0.1034
35807	1.4135	35807	1.3541	35807	1.4641	35807	0.1001
35808	1.2551	35808	1.3541	35808	1.4641	35808	0.1001
35809	1.2551	35809	1.3541	35809	1.4641	35809	0.1001
35810	1.4135	35810	1.3541	35810	1.4641	35810	0.1001
35811	1.7501	35811	1.3541	35811	1.4641	35811	0.1001
35812	1.4135	35812	1.5235	35812	1.4641	35812	0.1001
35813	1.2551	35813	1.5235	35813	1.4641	35813	0.1001
35814	1.2551	35814	1.7413	35814	1.4641	35814	0.1001
35815	1.4135	35815	1.3541	35815	1.4641	35815	0.1001
35816	1.2551	35816	1.3541	35816	1.4641	35816	0.1001
35824	1.3046	35824	1.5741	35824	1.4641	35824	0.1034
35893	1.2551	35893	1.7413	35893	1.4641	35893	0.1001
35894	1.2551	35894	1.5235	35894	1.4641	35894	0.1001
35895	1.2551	35895	1.3541	35895	1.4641	35895	0.1001
35896	1.4135	35896	1.5235	35896	1.4641	35896	0.1001
35897	1.2551	35897	1.3541	35897	1.4641	35897	0.1001
35898	1.2551	35898	1.3541	35898	1.4641	35898	0.1001
35899	1.2551	35899	1.3541	35899	1.4641	35899	0.1001
35901	1.3046	35901	1.4070	35901	1.4641	35901	0.1034
35902	1.2551	35902	1.3541	35902	1.4641	35902	0.1001
35903	1.3046	35903	1.8085	35903	1.4641	35903	0.1034
35904	1.4586	35904	1.8085	35904	1.4641	35904	0.1034
35905	1.8173	35905	1.4070	35905	1.4641	35905	0.1034
35906	1.8173	35906	1.5741	35906	1.4641	35906	0.1034
35907	1.8173	35907	1.4070	35907	1.4641	35907	0.1034
35950	1.4487	35950	1.7853	35950	1.4641	35950	0.1023
35951	1.4135	35951	1.7413	35951	1.4641	35951	0.1001
35952	1.4586	35952	1.8085	35952	1.4641	35952	0.1034
35953	1.3046	35953	1.8085	35953	1.4641	35953	0.1034
35954	1.4586	35954	1.8085	35954	1.4641	35954	0.1034
35956	1.4586	35956	1.8085	35956	1.4641	35956	0.1034
35957	1.4245	35957	1.7556	35957	1.4641	35957	0.1012
35958	1.4586	35958	1.8085	35958	1.4641	35958	0.1034
35959	1.3046	35959	1.8085	35959	1.4641	35959	0.1034
35960	1.3046	35960	1.8085	35960	1.4641	35960	0.1034
35961	1.3046	35961	1.8085	35961	1.4641	35961	0.1034
35962	1.4586	35962	1.8085	35962	1.4641	35962	0.1034
35963	1.8173	35963	1.8085	35963	1.4641	35963	0.1034
35964	1.4135	35964	1.7413	35964	1.4641	35964	0.1001
35966	1.4586	35966	1.8085	35966	1.4641	35966	0.1034
35967	1.4618	35967	1.8117	35967	1.4641	35967	0.1034
35968	1.4586	35968	1.8085	35968	1.4641	35968	0.1034
35971	1.4586	35971	1.8085	35971	1.4641	35971	0.1034
35972	1.2551	35972	1.7413	35972	1.4641	35972	0.1001
35973	1.2551	35973	1.7413	35973	1.4641	35973	0.1001
35974	1.3046	35974	1.8085	35974	1.4641	35974	0.1034
35975	1.4586	35975	1.8085	35975	1.4641	35975	0.1034
35976	1.3046	35976	1.4070	35976	1.4641	35976	0.1034
35978	1.3046	35978	1.8085	35978	1.4641	35978	0.1034
35979	1.4586	35979	1.8085	35979	1.4641	35979	0.1034

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
35980	1.4586	35980	1.8085	35980	1.4641	35980	0.1034
35981	1.4586	35981	1.8085	35981	1.4641	35981	0.1034
35983	1.3046	35983	1.8085	35983	1.4641	35983	0.1034
35984	1.3046	35984	1.4070	35984	1.4641	35984	0.1034
35986	1.7501	35986	1.7413	35986	1.4641	35986	0.1001
35987	1.4586	35987	1.8085	35987	1.4641	35987	0.1034
35988	1.4586	35988	1.8085	35988	1.4641	35988	0.1034
35989	1.3046	35989	1.8085	35989	1.4641	35989	0.1034
35990	1.4135	35990	1.7413	35990	1.4641	35990	0.1001
35999	1.5181	35999	1.5181	35999	1.4641	35999	1.5181
36003	1.4135	36003	1.7413	36003	1.4641	36003	0.1001
36004	1.5181	36004	1.5181	36004	1.4641	36004	1.5181
36005	1.2551	36005	1.7413	36005	1.4641	36005	0.8415
36006	1.4586	36006	1.8085	36006	1.4641	36006	0.1034
36008	1.7501	36008	1.3541	36008	1.4641	36008	0.1001
36009	1.2551	36009	1.7413	36009	1.4641	36009	0.8415
36010	1.3046	36010	1.8085	36010	1.4641	36010	0.8701
36013	1.7501	36013	1.5235	36013	1.4641	36013	0.1001
36014	1.5181	36014	1.5181	36014	1.4641	36014	1.5181
36015	1.2551	36015	1.7413	36015	1.4641	36015	0.8415
36016	1.3046	36016	1.8085	36016	1.4641	36016	0.8701
36017	1.2551	36017	1.7413	36017	1.4641	36017	0.8415
36018	1.5181	36018	1.5181	36018	1.4641	36018	1.5181
36020	1.3046	36020	1.8085	36020	1.4641	36020	0.1034
36022	1.8854	36022	1.8173	36022	1.4641	36022	0.1308
36023	1.2551	36023	1.7413	36023	1.4641	36023	0.1001
36024	1.3046	36024	1.4070	36024	1.4641	36024	0.1034
36025	1.8173	36025	1.8085	36025	1.4641	36025	0.1034
36026	1.3046	36026	1.4070	36026	1.4641	36026	0.1034
36027	1.3046	36027	1.4070	36027	1.4641	36027	0.8701
36028	1.3046	36028	1.8085	36028	1.4641	36028	0.8701
36029	1.3046	36029	1.4070	36029	1.4641	36029	0.8701
36030	1.2551	36030	1.7413	36030	1.4641	36030	0.8415
36031	1.2551	36031	1.3541	36031	1.4641	36031	0.1001
36032	1.4135	36032	1.7413	36032	1.4641	36032	0.8415
36033	1.2551	36033	1.7413	36033	1.4641	36033	0.8415
36034	1.3046	36034	1.8085	36034	1.4641	36034	0.8701
36035	1.2551	36035	1.3541	36035	1.4641	36035	0.8415
36036	1.4135	36036	1.7413	36036	1.4641	36036	0.8415
36037	1.2551	36037	1.7413	36037	1.4641	36037	0.8415
36038	1.4135	36038	1.7413	36038	1.4641	36038	0.8415
36039	1.2551	36039	1.7413	36039	1.4641	36039	0.1001
36040	1.4135	36040	1.7413	36040	1.4641	36040	0.8415
36041	1.2551	36041	1.7413	36041	1.4641	36041	0.8415
36042	1.3046	36042	1.8085	36042	1.4641	36042	0.8701
36043	1.8173	36043	1.4070	36043	1.4641	36043	0.8701
36045	1.2551	36045	1.3541	36045	1.4641	36045	0.1001
36046	1.4586	36046	1.8085	36046	1.4641	36046	0.8701
36047	1.4135	36047	1.7413	36047	1.4641	36047	0.8415
36048	1.2551	36048	1.7413	36048	1.4641	36048	0.8415
36049	1.3046	36049	1.4070	36049	1.4641	36049	0.8701
36051	1.8173	36051	1.8085	36051	1.4641	36051	0.1034
36052	1.4135	36052	1.3541	36052	1.4641	36052	0.8415
36053	1.2551	36053	1.7413	36053	1.4641	36053	0.8415
36054	1.7501	36054	1.3541	36054	1.4641	36054	0.1001
36057	1.7501	36057	1.5235	36057	1.4641	36057	0.1001
36061	1.2551	36061	1.7413	36061	1.4641	36061	0.8415
36062	1.2551	36062	1.7413	36062	1.4641	36062	0.8415
36064	1.8173	36064	1.5741	36064	1.4641	36064	0.1034
36065	1.4135	36065	1.7413	36065	1.4641	36065	0.8415

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36066	1.8173	36066	1.4070	36066	1.4641	36066	0.1034
36067	1.8173	36067	1.4070	36067	1.4641	36067	0.1034
36068	1.7501	36068	1.3541	36068	1.4641	36068	0.1001
36069	1.4135	36069	1.3541	36069	1.4641	36069	0.8415
36071	1.2551	36071	1.3541	36071	1.4641	36071	0.8415
36072	1.2551	36072	1.3541	36072	1.4641	36072	0.8415
36075	1.2551	36075	1.7413	36075	1.4641	36075	0.1001
36078	1.3046	36078	1.8085	36078	1.4641	36078	0.1034
36079	1.3046	36079	1.4070	36079	1.4641	36079	0.8701
36080	1.3046	36080	1.8085	36080	1.4641	36080	0.1034
36081	1.3046	36081	1.4070	36081	1.4641	36081	0.8701
36082	1.2551	36082	1.5235	36082	1.4641	36082	0.8415
36083	1.2551	36083	1.3541	36083	1.4641	36083	0.1001
36087	1.2551	36087	1.5235	36087	1.4641	36087	0.1001
36088	1.3046	36088	1.5741	36088	1.4641	36088	0.1034
36089	1.3046	36089	1.8085	36089	1.4641	36089	0.1034
36091	1.4586	36091	1.8085	36091	1.4641	36091	0.1034
36092	1.4586	36092	1.8085	36092	1.4641	36092	0.1034
36093	1.8173	36093	1.5741	36093	1.4641	36093	0.1034
36100	1.5181	36100	1.5181	36100	1.4641	36100	1.5181
36101	1.4135	36101	1.3541	36101	1.4641	36101	0.1001
36102	1.4135	36102	1.3541	36102	1.4641	36102	0.1001
36103	1.4135	36103	1.3541	36103	1.4641	36103	0.1001
36104	1.4586	36104	1.4070	36104	1.4641	36104	0.1034
36105	1.7501	36105	1.3541	36105	1.4641	36105	0.8415
36106	1.8205	36106	1.5763	36106	1.4641	36106	0.1034
36107	1.4586	36107	1.4070	36107	1.4641	36107	0.1034
36108	1.4586	36108	1.8085	36108	1.4641	36108	0.1034
36109	1.7633	36109	1.5356	36109	1.4641	36109	0.1012
36110	1.8173	36110	1.4070	36110	1.4641	36110	0.1034
36111	1.7501	36111	1.5235	36111	1.4641	36111	0.1001
36112	1.4135	36112	1.3541	36112	1.4641	36112	0.1001
36113	1.7501	36113	1.3541	36113	1.4641	36113	0.1001
36114	1.7501	36114	1.5235	36114	1.4641	36114	0.1001
36115	1.7501	36115	1.5235	36115	1.4641	36115	0.1001
36116	1.8205	36116	1.5763	36116	1.4641	36116	0.1034
36117	1.7512	36117	1.5246	36117	1.4641	36117	0.1001
36118	1.7501	36118	1.5235	36118	1.4641	36118	0.1001
36119	1.4135	36119	1.3541	36119	1.4641	36119	0.1001
36120	1.7501	36120	1.5235	36120	1.4641	36120	0.1001
36121	1.7501	36121	1.5235	36121	1.4641	36121	0.1001
36123	1.7501	36123	1.5235	36123	1.4641	36123	0.1001
36124	1.7501	36124	1.5235	36124	1.4641	36124	0.1001
36125	1.7501	36125	1.3541	36125	1.4641	36125	0.1001
36130	1.4135	36130	1.3541	36130	1.4641	36130	0.1001
36131	1.4135	36131	1.3541	36131	1.4641	36131	0.1001
36132	1.4135	36132	1.3541	36132	1.4641	36132	0.1001
36133	1.4135	36133	1.3541	36133	1.4641	36133	0.1001
36134	1.4135	36134	1.3541	36134	1.4641	36134	0.1001
36135	1.7501	36135	1.5235	36135	1.4641	36135	0.1001
36136	1.5181	36136	1.5181	36136	1.4641	36136	1.5181
36140	1.7501	36140	1.5235	36140	1.4641	36140	0.1001
36141	1.7501	36141	1.5235	36141	1.4641	36141	0.1001
36142	1.4135	36142	1.3541	36142	1.4641	36142	0.1001
36177	1.7501	36177	1.5235	36177	1.4641	36177	0.1001
36191	1.7501	36191	1.5235	36191	1.4641	36191	0.1001
36192	1.5181	36192	1.5181	36192	1.4641	36192	1.5181
36193	1.5181	36193	1.5181	36193	1.4641	36193	1.5181
36194	1.5181	36194	1.5181	36194	1.4641	36194	1.5181
36195	1.5181	36195	1.5181	36195	1.4641	36195	1.5181

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36196	1.5181	36196	1.5181	36196	1.4641	36196	1.5181
36197	1.5181	36197	1.5181	36197	1.4641	36197	1.5181
36198	1.5181	36198	1.5181	36198	1.4641	36198	1.5181
36199	1.5181	36199	1.5181	36199	1.4641	36199	1.5181
36201	1.4135	36201	1.7413	36201	1.4641	36201	0.1001
36202	1.4135	36202	1.7413	36202	1.4641	36202	0.1001
36203	1.8128	36203	1.4036	36203	1.4641	36203	0.1034
36204	1.4135	36204	1.7413	36204	1.4641	36204	0.1001
36205	1.4135	36205	1.7413	36205	1.4641	36205	0.1001
36206	1.8173	36206	1.8085	36206	1.4641	36206	0.1034
36207	1.8173	36207	1.4070	36207	1.4641	36207	0.1034
36210	1.7501	36210	1.3541	36210	1.4641	36210	0.1001
36250	1.8173	36250	1.4070	36250	1.4641	36250	0.1034
36251	1.3046	36251	1.8085	36251	1.4641	36251	0.1034
36253	1.7501	36253	1.7413	36253	1.4641	36253	0.1001
36254	1.4135	36254	1.7413	36254	1.4641	36254	0.1001
36255	1.2551	36255	1.7413	36255	1.4641	36255	0.1001
36256	1.3046	36256	1.8085	36256	1.4641	36256	0.1034
36257	1.4135	36257	1.7413	36257	1.4641	36257	0.1001
36258	1.2551	36258	1.7413	36258	1.4641	36258	0.1001
36260	1.8173	36260	1.8085	36260	1.4641	36260	0.1034
36261	1.4135	36261	1.7413	36261	1.4641	36261	0.1001
36262	1.4586	36262	1.8085	36262	1.4641	36262	0.1034
36263	1.7501	36263	1.7413	36263	1.4641	36263	0.1001
36264	1.4586	36264	1.8085	36264	1.4641	36264	0.1034
36265	1.8173	36265	1.4070	36265	1.4641	36265	0.1034
36266	1.3046	36266	1.8085	36266	1.4641	36266	0.1034
36267	1.2551	36267	1.7413	36267	1.4641	36267	0.1001
36268	1.3046	36268	1.8085	36268	1.4641	36268	0.1034
36269	1.4586	36269	1.8085	36269	1.4641	36269	0.1034
36270	1.5181	36270	1.5181	36270	1.4641	36270	1.5181
36271	1.4586	36271	1.8085	36271	1.4641	36271	0.1034
36272	1.4586	36272	1.8085	36272	1.4641	36272	0.1034
36273	1.4135	36273	1.7413	36273	1.4641	36273	0.1001
36274	1.4586	36274	1.8085	36274	1.4641	36274	0.1034
36275	1.2551	36275	1.7413	36275	1.4641	36275	0.1001
36276	1.4586	36276	1.8085	36276	1.4641	36276	0.1034
36277	1.8173	36277	1.4070	36277	1.4641	36277	0.1034
36278	1.4586	36278	1.8085	36278	1.4641	36278	0.1034
36279	1.8173	36279	1.4070	36279	1.4641	36279	0.1034
36280	1.4586	36280	1.8085	36280	1.4641	36280	0.1034
36301	1.8173	36301	1.4070	36301	1.4641	36301	0.8701
36302	1.7501	36302	1.5235	36302	1.4641	36302	0.8415
36303	1.7501	36303	1.5235	36303	1.4641	36303	0.8415
36304	1.7501	36304	1.5235	36304	1.4641	36304	0.8415
36305	1.8173	36305	1.5741	36305	1.4641	36305	0.8701
36310	1.4586	36310	1.8085	36310	1.4641	36310	0.8701
36311	1.4135	36311	1.7413	36311	1.4641	36311	0.8415
36312	1.4135	36312	1.7413	36312	1.4641	36312	0.8415
36313	1.4135	36313	1.3541	36313	1.4641	36313	2.7072
36314	1.4135	36314	1.7413	36314	1.4641	36314	2.7072
36316	1.4586	36316	1.8085	36316	1.4641	36316	2.8051
36317	1.4135	36317	1.7413	36317	1.4641	36317	0.8415
36318	1.4135	36318	1.7413	36318	1.4641	36318	2.7072
36319	1.4135	36319	1.7413	36319	1.4641	36319	0.8415
36320	1.7501	36320	1.7413	36320	1.4641	36320	0.8415
36321	1.4586	36321	1.8085	36321	1.4641	36321	0.8701
36322	1.4586	36322	1.4070	36322	1.4641	36322	0.8701
36323	1.2551	36323	1.7413	36323	1.4641	36323	0.8415
36330	1.2551	36330	1.5235	36330	1.4641	36330	0.8415

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36331	1.2551	36331	1.5235	36331	1.4641	36331	0.8415
36340	1.4586	36340	1.8085	36340	1.4641	36340	2.8051
36343	1.4135	36343	1.7413	36343	1.4641	36343	0.8415
36344	1.4586	36344	1.8085	36344	1.4641	36344	2.8051
36345	1.8173	36345	1.5741	36345	1.4641	36345	0.8701
36346	1.3046	36346	1.8085	36346	1.4641	36346	0.8701
36349	1.4135	36349	1.7413	36349	1.4641	36349	0.8415
36350	1.4586	36350	1.8085	36350	1.4641	36350	0.8701
36351	1.3046	36351	1.8085	36351	1.4641	36351	0.8701
36352	1.7501	36352	1.3541	36352	1.4641	36352	0.8415
36353	1.4135	36353	1.7413	36353	1.4641	36353	0.8415
36360	1.4135	36360	1.7413	36360	1.4641	36360	0.8415
36361	1.4135	36361	1.7413	36361	1.4641	36361	0.8415
36362	1.7501	36362	1.5235	36362	1.4641	36362	0.8415
36370	1.7501	36370	1.7413	36370	1.4641	36370	0.8415
36371	1.4135	36371	1.7413	36371	1.4641	36371	0.8415
36373	1.4135	36373	1.7413	36373	1.4641	36373	0.8415
36374	1.8173	36374	1.8085	36374	1.4641	36374	0.8701
36375	1.4135	36375	1.7413	36375	1.4641	36375	2.7072
36376	1.7501	36376	1.7413	36376	1.4641	36376	0.8415
36401	1.3046	36401	1.8085	36401	1.4641	36401	0.8701
36419	1.5181	36419	1.5181	36419	1.4641	36419	1.5181
36420	1.4586	36420	1.4070	36420	1.4641	36420	0.8701
36421	1.4586	36421	1.4070	36421	1.4641	36421	0.8701
36425	1.3046	36425	1.8085	36425	1.4641	36425	0.8701
36426	1.2551	36426	1.7413	36426	1.4641	36426	2.7072
36427	1.2551	36427	1.7413	36427	1.4641	36427	2.7072
36429	1.2551	36429	1.7413	36429	1.4641	36429	0.8415
36431	1.5181	36431	1.5181	36431	1.4641	36431	1.5181
36432	1.3046	36432	1.8085	36432	1.4641	36432	0.8701
36435	1.2551	36435	1.7413	36435	1.4641	36435	0.8415
36436	1.2551	36436	1.7413	36436	1.4641	36436	0.8415
36439	1.2551	36439	1.7413	36439	1.4641	36439	0.8415
36441	1.3046	36441	1.8085	36441	1.4641	36441	2.8051
36442	1.4135	36442	1.7413	36442	1.4641	36442	2.7072
36444	1.2551	36444	1.7413	36444	1.4641	36444	0.8415
36445	1.2551	36445	1.7413	36445	1.4641	36445	0.8415
36446	1.2551	36446	1.7413	36446	1.4641	36446	0.8415
36449	1.2551	36449	1.7413	36449	1.4641	36449	2.7072
36451	1.2551	36451	1.7413	36451	1.4641	36451	0.8415
36453	1.2551	36453	1.7413	36453	1.4641	36453	2.7072
36454	1.2551	36454	1.7413	36454	1.4641	36454	0.8415
36455	1.4135	36455	1.7413	36455	1.4641	36455	2.7072
36456	1.2551	36456	1.7413	36456	1.4641	36456	0.8415
36457	1.2551	36457	1.7413	36457	1.4641	36457	2.7072
36458	1.2551	36458	1.7413	36458	1.4641	36458	0.8415
36460	1.2551	36460	1.3541	36460	1.4641	36460	0.8415
36461	1.2551	36461	1.3541	36461	1.4641	36461	0.8415
36462	1.2551	36462	1.3541	36462	1.4641	36462	0.8415
36467	1.4586	36467	1.8085	36467	1.4641	36467	0.8701
36469	1.5181	36469	1.5181	36469	1.4641	36469	1.5181
36470	1.2551	36470	1.3541	36470	1.4641	36470	0.8415
36471	1.2551	36471	1.7413	36471	1.4641	36471	0.8415
36473	1.7501	36473	1.7413	36473	1.4641	36473	2.7072
36474	1.4586	36474	1.8085	36474	1.4641	36474	0.8701
36475	1.2551	36475	1.7413	36475	1.4641	36475	0.8415
36476	1.4135	36476	1.3541	36476	1.4641	36476	0.8415
36477	1.4135	36477	1.7413	36477	1.4641	36477	2.7072
36480	1.2551	36480	1.7413	36480	1.4641	36480	2.7072
36481	1.2551	36481	1.7413	36481	1.4641	36481	0.8415

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36482	1.3046	36482	1.8085	36482	1.4641	36482	0.8701
36483	1.4135	36483	1.7413	36483	1.4641	36483	2.7072
36489	1.5181	36489	1.5181	36489	1.4641	36489	1.5181
36501	1.2551	36501	1.7413	36501	1.4641	36501	0.8415
36502	1.3046	36502	1.8085	36502	1.4641	36502	2.8051
36503	1.2551	36503	1.7413	36503	1.4641	36503	2.7072
36504	1.2551	36504	1.7413	36504	1.4641	36504	2.7072
36505	1.7556	36505	1.5301	36505	1.4641	36505	2.7171
36507	1.7556	36507	1.3585	36507	1.4641	36507	2.7171
36509	1.5312	36509	1.5235	36509	1.4641	36509	23.0438
36510	1.5181	36510	1.5181	36510	1.4641	36510	1.5181
36511	1.2353	36511	1.3321	36511	1.4641	36511	23.0438
36512	1.7501	36512	1.7413	36512	1.4641	36512	2.7072
36513	1.4135	36513	1.7413	36513	1.4641	36513	2.7072
36515	1.2551	36515	1.7413	36515	1.4641	36515	2.7072
36518	1.4586	36518	1.8085	36518	1.4641	36518	0.8701
36521	1.7556	36521	1.3585	36521	1.4641	36521	2.7171
36522	1.7556	36522	1.7468	36522	1.4641	36522	2.7171
36523	1.2353	36523	1.1824	36523	1.4641	36523	23.0438
36524	1.2551	36524	1.7413	36524	1.4641	36524	0.8415
36525	1.7556	36525	1.3585	36525	1.4641	36525	6.5241
36526	1.2012	36526	1.0438	36526	1.4641	36526	11.3883
36527	1.1000	36527	0.8558	36527	1.4641	36527	10.4412
36528	1.3024	36528	1.4047	36528	1.4641	36528	32.7020
36529	1.4135	36529	1.7413	36529	1.4641	36529	2.7072
36530	1.2353	36530	1.3321	36530	1.4641	36530	10.2234
36532	1.1143	36532	1.2034	36532	1.4641	36532	13.1230
36533	1.1868	36533	1.2814	36533	1.4641	36533	14.0788
36535	1.2803	36535	1.3815	36535	1.4641	36535	10.5820
36536	1.3640	36536	1.4717	36536	1.4641	36536	11.2783
36538	1.4135	36538	1.7413	36538	1.4641	36538	0.8415
36539	1.4586	36539	1.8085	36539	1.4641	36539	0.8701
36540	1.2551	36540	1.7413	36540	1.4641	36540	0.8415
36541	1.5312	36541	1.1824	36541	1.4641	36541	10.2234
36542	1.3024	36542	1.4047	36542	1.4641	36542	24.2022
36543	1.3046	36543	1.8085	36543	1.4641	36543	2.8051
36544	1.5312	36544	1.5235	36544	1.4641	36544	10.2234
36545	1.3046	36545	1.4070	36545	1.4641	36545	0.8701
36547	1.2517	36547	1.3507	36547	1.4641	36547	31.5887
36548	1.4135	36548	1.3541	36548	1.4641	36548	0.8415
36549	1.2353	36549	1.3321	36549	1.4641	36549	14.5420
36550	1.4135	36550	1.3541	36550	1.4641	36550	2.7072
36551	1.7556	36551	1.7468	36551	1.4641	36551	11.6446
36552	1.5181	36552	1.5181	36552	1.4641	36552	1.5181
36553	1.4135	36553	1.7413	36553	1.4641	36553	2.7072
36555	1.1868	36555	1.2814	36555	1.4641	36555	14.0788
36556	1.4135	36556	1.7413	36556	1.4641	36556	2.7072
36558	1.4586	36558	1.8085	36558	1.4641	36558	0.8701
36559	1.4728	36559	1.2814	36559	1.4641	36559	14.0788
36560	1.7556	36560	1.7468	36560	1.4641	36560	2.7171
36561	1.3024	36561	1.4047	36561	1.4641	36561	24.2022
36562	1.7556	36562	1.7468	36562	1.4641	36562	2.7171
36564	1.2353	36564	1.3321	36564	1.4641	36564	14.5420
36567	1.7556	36567	1.3585	36567	1.4641	36567	11.6446
36568	1.5312	36568	1.5235	36568	1.4641	36568	10.2234
36569	1.4586	36569	1.8085	36569	1.4641	36569	0.8701
36570	1.5181	36570	1.5181	36570	1.4641	36570	1.5181
36571	1.6247	36571	1.2551	36571	1.4641	36571	6.0422
36572	1.7556	36572	1.5301	36572	1.4641	36572	6.5241
36574	1.4180	36574	1.7468	36574	1.4641	36574	6.5241

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36575	1.7556	36575	1.3585	36575	1.4641	36575	6.5241
36576	1.7556	36576	1.3585	36576	1.4641	36576	11.6446
36577	1.4728	36577	1.2814	36577	1.4641	36577	14.0788
36578	1.7556	36578	1.3585	36578	1.4641	36578	6.5241
36579	1.4180	36579	1.7468	36579	1.4641	36579	2.7171
36580	1.7556	36580	1.7468	36580	1.4641	36580	11.6446
36581	1.4135	36581	1.7413	36581	1.4641	36581	0.8415
36582	1.5312	36582	1.3321	36582	1.4641	36582	10.2234
36583	1.4135	36583	1.7413	36583	1.4641	36583	0.8415
36584	1.4135	36584	1.7413	36584	1.4641	36584	2.7072
36585	1.4135	36585	1.7413	36585	1.4641	36585	0.8415
36586	1.5181	36586	1.5181	36586	1.4641	36586	1.5181
36587	1.7556	36587	1.7468	36587	1.4641	36587	6.5241
36590	1.4728	36590	1.2814	36590	1.4641	36590	8.8132
36601	1.2287	36601	1.3266	36601	1.4641	36601	14.4726
36602	1.2683	36602	1.3705	36602	1.4641	36602	15.0480
36603	1.2683	36603	1.5653	36603	1.4641	36603	15.0480
36604	1.2683	36604	1.3705	36604	1.4641	36604	15.0480
36605	1.5741	36605	1.2254	36605	1.4641	36605	15.0480
36606	1.5741	36606	1.3705	36606	1.4641	36606	10.5028
36607	1.5741	36607	1.3705	36607	1.4641	36607	10.5028
36608	1.7260	36608	1.5048	36608	1.4641	36608	6.4086
36609	1.5741	36609	1.3705	36609	1.4641	36609	5.7761
36610	1.2683	36610	1.5653	36610	1.4641	36610	10.5028
36611	1.5741	36611	1.2254	36611	1.4641	36611	10.5028
36612	1.5741	36612	1.5653	36612	1.4641	36612	5.7761
36613	1.7556	36613	1.3585	36613	1.4641	36613	6.5241
36614	1.4641	36614	1.4641	36614	1.4641	36614	1.4641
36615	1.5246	36615	1.5158	36615	1.4641	36615	22.8448
36616	1.5246	36616	1.3266	36616	1.4641	36616	10.1738
36617	1.5741	36617	1.2254	36617	1.4641	36617	10.5028
36618	1.5741	36618	1.3705	36618	1.4641	36618	5.7761
36619	1.3288	36619	1.1561	36619	1.4641	36619	7.8506
36620	1.4641	36620	1.4641	36620	1.4641	36620	1.4641
36621	1.1868	36621	1.2814	36621	1.4641	36621	14.0788
36622	1.1868	36622	1.2814	36622	1.4641	36622	14.0788
36623	1.4641	36623	1.4641	36623	1.4641	36623	1.4641
36624	1.4641	36624	1.4641	36624	1.4641	36624	1.4641
36625	1.2287	36625	1.3266	36625	1.4641	36625	14.4726
36626	1.4641	36626	1.4641	36626	1.4641	36626	1.4641
36628	1.2287	36628	1.3266	36628	1.4641	36628	14.4726
36629	1.4641	36629	1.4641	36629	1.4641	36629	1.4641
36630	1.2287	36630	1.3266	36630	1.4641	36630	14.4726
36631	1.4641	36631	1.4641	36631	1.4641	36631	1.4641
36633	1.5246	36633	1.3266	36633	1.4641	36633	14.4726
36640	1.2287	36640	1.3266	36640	1.4641	36640	14.4726
36641	1.3617	36641	1.4685	36641	1.4641	36641	16.1347
36644	1.3617	36644	1.4685	36644	1.4641	36644	16.1347
36652	1.2287	36652	1.3266	36652	1.4641	36652	14.4726
36660	1.5246	36660	1.3266	36660	1.4641	36660	10.1738
36663	1.6874	36663	1.3145	36663	1.4641	36663	6.2853
36670	1.5246	36670	1.3266	36670	1.4641	36670	10.1738
36671	1.5246	36671	1.1770	36671	1.4641	36671	10.1738
36672	1.4641	36672	1.4641	36672	1.4641	36672	1.4641
36675	1.3617	36675	1.4685	36675	1.4641	36675	16.1347
36685	1.6874	36685	1.4685	36685	1.4641	36685	6.2853
36688	1.7006	36688	1.6818	36688	1.4641	36688	6.3041
36689	1.6874	36689	1.4685	36689	1.4641	36689	6.2853
36690	1.3617	36690	1.4685	36690	1.4641	36690	16.1347
36691	1.6874	36691	1.4685	36691	1.4641	36691	6.2853

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36693	1.5642	36693	1.3617	36693	1.4641	36693	10.4368
36695	1.7556	36695	1.5301	36695	1.4641	36695	6.5241
36701	1.3046	36701	1.4070	36701	1.4641	36701	0.1034
36702	1.2551	36702	1.7413	36702	1.4641	36702	0.1001
36703	1.3046	36703	1.8085	36703	1.4641	36703	0.1034
36705	1.5181	36705	1.5181	36705	1.4641	36705	1.5181
36720	1.2551	36720	1.7413	36720	1.4641	36720	0.8415
36721	1.2551	36721	1.7413	36721	1.4641	36721	0.8415
36722	1.2551	36722	1.7413	36722	1.4641	36722	0.8415
36723	1.2551	36723	1.7413	36723	1.4641	36723	0.8415
36726	1.2551	36726	1.3541	36726	1.4641	36726	0.8415
36727	1.4135	36727	1.7413	36727	1.4641	36727	0.8415
36728	1.2551	36728	1.7413	36728	1.4641	36728	0.8415
36731	1.5181	36731	1.5181	36731	1.4641	36731	1.5181
36732	1.4135	36732	1.3541	36732	1.4641	36732	0.1001
36736	1.2551	36736	1.7413	36736	1.4641	36736	0.8415
36738	1.7501	36738	1.3541	36738	1.4641	36738	0.1001
36740	1.2551	36740	1.7413	36740	1.4641	36740	0.1001
36741	1.2551	36741	1.7413	36741	1.4641	36741	0.8415
36742	1.3046	36742	1.8085	36742	1.4641	36742	0.1034
36744	1.4586	36744	1.8085	36744	1.4641	36744	0.1034
36745	1.4135	36745	1.3541	36745	1.4641	36745	0.1001
36747	1.5181	36747	1.5181	36747	1.4641	36747	1.5181
36748	1.3046	36748	1.8085	36748	1.4641	36748	0.1034
36749	1.7501	36749	1.7413	36749	1.4641	36749	0.1001
36750	1.4586	36750	1.8085	36750	1.4641	36750	0.1034
36751	1.2551	36751	1.7413	36751	1.4641	36751	0.8415
36752	1.4586	36752	1.4070	36752	1.4641	36752	0.8701
36753	1.2551	36753	1.7413	36753	1.4641	36753	0.8415
36754	1.7501	36754	1.7413	36754	1.4641	36754	0.8415
36756	1.2551	36756	1.7413	36756	1.4641	36756	0.1001
36758	1.2551	36758	1.7413	36758	1.4641	36758	0.1001
36759	1.2551	36759	1.3541	36759	1.4641	36759	0.1001
36760	1.5181	36760	1.5181	36760	1.4641	36760	1.5181
36761	1.3046	36761	1.8085	36761	1.4641	36761	0.8701
36762	1.4135	36762	1.7413	36762	1.4641	36762	0.8415
36763	1.2551	36763	1.7413	36763	1.4641	36763	0.1001
36764	1.2551	36764	1.7413	36764	1.4641	36764	0.8415
36765	1.7501	36765	1.7413	36765	1.4641	36765	0.1001
36766	1.2551	36766	1.7413	36766	1.4641	36766	0.8415
36767	1.3046	36767	1.8085	36767	1.4641	36767	0.8701
36768	1.2551	36768	1.7413	36768	1.4641	36768	0.8415
36769	1.2551	36769	1.7413	36769	1.4641	36769	0.8415
36771	1.5181	36771	1.5181	36771	1.4641	36771	1.5181
36773	1.3046	36773	1.8085	36773	1.4641	36773	0.8701
36775	1.2551	36775	1.7413	36775	1.4641	36775	0.8415
36776	1.7501	36776	1.7413	36776	1.4641	36776	0.1001
36778	1.5181	36778	1.5181	36778	1.4641	36778	1.5181
36779	1.5181	36779	1.5181	36779	1.4641	36779	1.5181
36782	1.3046	36782	1.8085	36782	1.4641	36782	0.8701
36783	1.2551	36783	1.7413	36783	1.4641	36783	0.8415
36784	1.3046	36784	1.8085	36784	1.4641	36784	0.8701
36785	1.8173	36785	1.8085	36785	1.4641	36785	0.8701
36786	1.2551	36786	1.7413	36786	1.4641	36786	0.1001
36790	1.4135	36790	1.7413	36790	1.4641	36790	0.1001
36792	1.3046	36792	1.8085	36792	1.4641	36792	0.1034
36793	1.2551	36793	1.7413	36793	1.4641	36793	0.1001
36801	1.2551	36801	1.3541	36801	1.4641	36801	0.1001
36802	1.2551	36802	1.3541	36802	1.4641	36802	0.1001
36803	1.2551	36803	1.3541	36803	1.4641	36803	0.1001

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****ZIP Code Factors**

Premium Component 4		Premium Component 5		Premium Component 6		Premium Component 7	
ZIP Code	Factor						
36804	1.2551	36804	1.3541	36804	1.4641	36804	0.1001
36830	1.2551	36830	1.5235	36830	1.4641	36830	0.1001
36831	1.2551	36831	1.5235	36831	1.4641	36831	0.1001
36832	1.2551	36832	1.5235	36832	1.4641	36832	0.1001
36849	1.2551	36849	1.5235	36849	1.4641	36849	0.1001
36850	1.2551	36850	1.7413	36850	1.4641	36850	0.1001
36851	1.2551	36851	1.7413	36851	1.4641	36851	0.1001
36852	1.3046	36852	1.8085	36852	1.4641	36852	0.1034
36853	1.2551	36853	1.3541	36853	1.4641	36853	0.1001
36854	1.2551	36854	1.7413	36854	1.4641	36854	0.1001
36855	1.3046	36855	1.8085	36855	1.4641	36855	0.1034
36856	1.2551	36856	1.7413	36856	1.4641	36856	0.1001
36858	1.2551	36858	1.7413	36858	1.4641	36858	0.1001
36859	1.2551	36859	1.7413	36859	1.4641	36859	0.1001
36860	1.3046	36860	1.8085	36860	1.4641	36860	0.1034
36861	1.3046	36861	1.4070	36861	1.4641	36861	0.1034
36862	1.3046	36862	1.8085	36862	1.4641	36862	0.1034
36863	1.3046	36863	1.8085	36863	1.4641	36863	0.1034
36865	1.2551	36865	1.5235	36865	1.4641	36865	0.1001
36866	1.3046	36866	1.8085	36866	1.4641	36866	0.1034
36867	1.3046	36867	1.4070	36867	1.4641	36867	0.1034
36868	1.2551	36868	1.7413	36868	1.4641	36868	0.1001
36869	1.3046	36869	1.8085	36869	1.4641	36869	0.1034
36870	1.3046	36870	1.4070	36870	1.4641	36870	0.1034
36871	1.2551	36871	1.7413	36871	1.4641	36871	0.1001
36872	1.2551	36872	1.7413	36872	1.4641	36872	0.1001
36874	1.2551	36874	1.7413	36874	1.4641	36874	0.1001
36875	1.2551	36875	1.7413	36875	1.4641	36875	0.1001
36877	1.3046	36877	1.4070	36877	1.4641	36877	0.1034
36879	1.3046	36879	1.4070	36879	1.4641	36879	0.1034
36901	1.4135	36901	1.7413	36901	1.4641	36901	0.1001
36903	1.5181	36903	1.5181	36903	1.4641	36903	1.5181
36904	1.4135	36904	1.3541	36904	1.4641	36904	0.8415
36906	1.4135	36906	1.7413	36906	1.4641	36906	0.1001
36907	1.4135	36907	1.7413	36907	1.4641	36907	0.1001
36908	1.4586	36908	1.8085	36908	1.4641	36908	0.8701
36910	1.4135	36910	1.7413	36910	1.4641	36910	0.1001
36911	1.5181	36911	1.5181	36911	1.4641	36911	1.5181
36912	1.4135	36912	1.7413	36912	1.4641	36912	0.1001
36913	1.4135	36913	1.7413	36913	1.4641	36913	0.8415
36915	1.4135	36915	1.7413	36915	1.4641	36915	0.8415
36916	1.4586	36916	1.8085	36916	1.4641	36916	0.1034
36919	1.4586	36919	1.8085	36919	1.4641	36919	0.8701
36921	1.4135	36921	1.7413	36921	1.4641	36921	0.8415
36922	1.4135	36922	1.7413	36922	1.4641	36922	0.1001
36925	1.4135	36925	1.7413	36925	1.4641	36925	0.1001

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Experience Rating**

Years Claims Free with Farmers	Premium Component 1			
	Number of Chargeable Losses			
	1	2	3	4
0.0 to 0.9	1.3210	1.7440	2.3040	3.0430
1.0 to 1.9	1.2850	1.6500	2.1190	2.7220
2.0 to 2.9	1.2490	1.5610	1.9500	2.4360
3.0 to 3.9	1.2150	1.4760	NA	NA
4.0 to 4.9	1.1820	NA	NA	NA
5.0 to 5.9	1.1490	NA	NA	NA
6.0 to 99.9	1.0000	NA	NA	NA

Years Claims Free with Farmers	Premium Component 2			
	Number of Chargeable Losses			
	1	2	3	4
0.0 to 0.9	1.0710	1.1470	1.2290	1.3160
1.0 to 1.9	1.0710	1.1470	1.2290	1.3160
2.0 to 2.9	1.0710	1.1470	1.2290	1.3160
3.0 to 3.9	1.0710	1.1470	NA	NA
4.0 to 4.9	1.0710	NA	NA	NA
5.0 to 5.9	1.0710	NA	NA	NA
6.0 to 99.9	1.0000	NA	NA	NA

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Experience Rating**

Years Claims Free with Farmers	Premium Component 3			
	Number of Chargeable Losses			
	1	2	3	4
0.0 to 0.9	1.5320	2.3480	3.5990	5.5150
1.0 to 1.9	1.4770	2.1810	3.2200	4.7550
2.0 to 2.9	1.4230	2.0250	2.8810	4.0990
3.0 to 3.9	1.3710	1.8800	NA	NA
4.0 to 4.9	1.3210	NA	NA	NA
5.0 to 5.9	1.2730	NA	NA	NA
6.0 to 99.9	1.0000	NA	NA	NA

Years Claims Free with Farmers	Premium Component 4			
	Number of Chargeable Losses			
	1	2	3	4
0.0 to 0.9	1.6030	2.5700	4.1190	6.6040
1.0 to 1.9	1.5290	2.3380	3.5760	5.4680
2.0 to 2.9	1.4590	2.1280	3.1040	4.5270
3.0 to 3.9	1.3910	1.9360	NA	NA
4.0 to 4.9	1.3270	NA	NA	NA
5.0 to 5.9	1.2660	NA	NA	NA
6.0 to 99.9	1.0000	NA	NA	NA

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Experience Rating**

Years Claims Free with Farmers	Premium Component 5			
	Number of Chargeable Losses			
	1	2	3	4
0.0 to 0.9	1.4130	1.9970	2.8210	3.9860
1.0 to 1.9	1.3650	1.8630	2.5430	3.4720
2.0 to 2.9	1.3190	1.7390	2.2930	3.0230
3.0 to 3.9	1.2740	1.6230	NA	NA
4.0 to 4.9	1.2310	NA	NA	NA
5.0 to 5.9	1.1890	NA	NA	NA
6.0 to 99.9	1.0000	NA	NA	NA

Years Claims Free with Farmers	Premium Component 6			
	Number of Chargeable Losses			
	1	2	3	4
0.0 to 0.9	1.2190	1.4860	1.8120	2.2080
1.0 to 1.9	1.2190	1.4860	1.8120	2.2080
2.0 to 2.9	1.2190	1.4860	1.8120	2.2080
3.0 to 3.9	1.2190	1.4860	NA	NA
4.0 to 4.9	1.2190	NA	NA	NA
5.0 to 5.9	1.2190	NA	NA	NA
6.0 to 99.9	1.0000	NA	NA	NA

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

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Farmers Insurance Exchange

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Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 1			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.5300	310000	2.8360
20000	0.5620	320000	2.8870
30000	0.5940	330000	2.9520
40000	0.6260	340000	3.0200
50000	0.6580	350000	3.0900
60000	0.6990	360000	3.1610
70000	0.7630	370000	3.2330
80000	0.8260	380000	3.3070
90000	0.9180	390000	3.3810
100000	1.0000	400000	3.4580
110000	1.0820	410000	3.5350
120000	1.1640	420000	3.6120
130000	1.2450	430000	3.6910
140000	1.3340	440000	3.7710
150000	1.4390	450000	3.8510
160000	1.5620	460000	3.9310
170000	1.6440	470000	4.0120
180000	1.7260	480000	4.0940
190000	1.8080	490000	4.1750
200000	1.8890	500000	4.2570
210000	1.9710	550000	4.6620
220000	2.0530	600000	5.0550
230000	2.1340	650000	5.4210
240000	2.2160	700000	5.7490
250000	2.3670	750000	6.0250
260000	2.4510	800000	6.3010
270000	2.5350	850000	6.5770
280000	2.6190	900000	6.8530
290000	2.7040	950000	7.1290
300000	2.7880	1000000	7.4050
		Add'l 1000	0.0060

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 2			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.6120	310000	2.7980
20000	0.6120	320000	2.8490
30000	0.6120	330000	2.8990
40000	0.6350	340000	2.9460
50000	0.6370	350000	2.9870
60000	0.6620	360000	3.0100
70000	0.7170	370000	3.0540
80000	0.7720	380000	3.0990
90000	0.8850	390000	3.1420
100000	1.0000	400000	3.1840
110000	1.1150	410000	3.1940
120000	1.2200	420000	3.2010
130000	1.3240	430000	3.2540
140000	1.4270	440000	3.2730
150000	1.5270	450000	3.2920
160000	1.6250	460000	3.3100
170000	1.7220	470000	3.3420
180000	1.8170	480000	3.3580
190000	1.9100	490000	3.3720
200000	2.0000	500000	3.4010
210000	2.0870	550000	3.5030
220000	2.1720	600000	3.6250
230000	2.2530	650000	3.7390
240000	2.3320	700000	3.8530
250000	2.4080	750000	3.9710
260000	2.4800	800000	4.1010
270000	2.5510	850000	4.2490
280000	2.6170	900000	4.4200
290000	2.6800	950000	4.6200
300000	2.7410	1000000	4.8560
		Add'l 1000	0.0050

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 3			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.6760	310000	1.4760
20000	0.6760	320000	1.4970
30000	0.6760	330000	1.5070
40000	0.7160	340000	1.5670
50000	0.7710	350000	1.5780
60000	0.8320	360000	1.5860
70000	0.8980	370000	1.5990
80000	0.9310	380000	1.6120
90000	0.9660	390000	1.6330
100000	1.0000	400000	1.7060
110000	1.0260	410000	1.7760
120000	1.0510	420000	1.8370
130000	1.0760	430000	1.8950
140000	1.0810	440000	1.9380
150000	1.0850	450000	1.9890
160000	1.0970	460000	1.9990
170000	1.1020	470000	2.0450
180000	1.1070	480000	2.0500
190000	1.1380	490000	2.0520
200000	1.1690	500000	2.0750
210000	1.2000	550000	2.2180
220000	1.2310	600000	2.3040
230000	1.2630	650000	2.4430
240000	1.2940	700000	2.5360
250000	1.3240	750000	2.6020
260000	1.3500	800000	2.6930
270000	1.3740	850000	2.7860
280000	1.4000	900000	2.8790
290000	1.4250	950000	2.9720
300000	1.4360	1000000	3.0640
		Add'l 1000	0.0020

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 4			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.3660	310000	2.3710
20000	0.3660	320000	2.3990
30000	0.3660	330000	2.5120
40000	0.3990	340000	2.5570
50000	0.4380	350000	2.5740
60000	0.6010	360000	2.5910
70000	0.6520	370000	2.6510
80000	0.8390	380000	2.6900
90000	0.8810	390000	2.7010
100000	1.0000	400000	2.7150
110000	1.1230	410000	2.8930
120000	1.1600	420000	3.0240
130000	1.2420	430000	3.0370
140000	1.3270	440000	3.0510
150000	1.4810	450000	3.2090
160000	1.4970	460000	3.4510
170000	1.5110	470000	3.5410
180000	1.6110	480000	3.6480
190000	1.7770	490000	3.6590
200000	1.8120	500000	3.6730
210000	1.8520	550000	3.7700
220000	1.8640	600000	3.8980
230000	1.9060	650000	4.0860
240000	1.9940	700000	4.2730
250000	2.0940	750000	4.4600
260000	2.0970	800000	4.6470
270000	2.0980	850000	4.8350
280000	2.0990	900000	5.0220
290000	2.2270	950000	5.2090
300000	2.2380	1000000	5.3960
		Add'l 1000	0.0040

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 5			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.9740	310000	2.0170
20000	0.9740	320000	2.0620
30000	0.9740	330000	2.1120
40000	0.9740	340000	2.1660
50000	0.9740	350000	2.1800
60000	0.9800	360000	2.1940
70000	0.9830	370000	2.2120
80000	0.9860	380000	2.2370
90000	0.9890	390000	2.2940
100000	1.0000	400000	2.3610
110000	1.0290	410000	2.4740
120000	1.0520	420000	2.5890
130000	1.0810	430000	2.7180
140000	1.1230	440000	2.8630
150000	1.1570	450000	3.0260
160000	1.2050	460000	3.0630
170000	1.2570	470000	3.0990
180000	1.3210	480000	3.1330
190000	1.4040	490000	3.1660
200000	1.4930	500000	3.1980
210000	1.6210	550000	3.4930
220000	1.7150	600000	3.8910
230000	1.8340	650000	4.2700
240000	1.8630	700000	4.6150
250000	1.8650	750000	4.9120
260000	1.8850	800000	5.1450
270000	1.8980	850000	5.2990
280000	1.9160	900000	5.3590
290000	1.9300	950000	5.6070
300000	1.9730	1000000	5.7610
		Add'l 1000	0.0030

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 6			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.7980	310000	1.6740
20000	0.8240	320000	1.7160
30000	0.8390	330000	1.7570
40000	0.8570	340000	1.7960
50000	0.8780	350000	1.8340
60000	0.9000	360000	1.8700
70000	0.9250	370000	1.9040
80000	0.9610	380000	1.9370
90000	0.9800	390000	1.9690
100000	1.0000	400000	2.0000
110000	1.0200	410000	2.0290
120000	1.0510	420000	2.0570
130000	1.0820	430000	2.0830
140000	1.1020	440000	2.1080
150000	1.1110	450000	2.1330
160000	1.1410	460000	2.1550
170000	1.1700	470000	2.1770
180000	1.1980	480000	2.1980
190000	1.2260	490000	2.2180
200000	1.2520	500000	2.2540
210000	1.2760	550000	2.3200
220000	1.2990	600000	2.3700
230000	1.3450	650000	2.4080
240000	1.3770	700000	2.4320
250000	1.4010	750000	2.4450
260000	1.4680	800000	2.4510
270000	1.5190	850000	2.4540
280000	1.5380	900000	2.4580
290000	1.5850	950000	2.4670
300000	1.6300	1000000	2.4830
		Add'l 1000	0.0010

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage A Amount**

Premium Component 7			
Coverage A Amount	Factor	Coverage A Amount	Factor
10000	0.3380	310000	3.5280
20000	0.3380	320000	3.6890
30000	0.4210	330000	3.8500
40000	0.5030	340000	4.0120
50000	0.5860	350000	4.1730
60000	0.6690	360000	4.3350
70000	0.7520	370000	4.4960
80000	0.8340	380000	4.6570
90000	0.9170	390000	4.8190
100000	1.0000	400000	4.9800
110000	1.0830	410000	5.1410
120000	1.1660	420000	5.3030
130000	1.2480	430000	5.4640
140000	1.3310	440000	5.6260
150000	1.4140	450000	5.7870
160000	1.4970	460000	5.9480
170000	1.5790	470000	6.1100
180000	1.6620	480000	6.2710
190000	1.7450	490000	6.4330
200000	1.8280	500000	6.5940
210000	1.9140	550000	7.4010
220000	2.0750	600000	8.2080
230000	2.2360	650000	9.0150
240000	2.3980	700000	9.8220
250000	2.5590	750000	10.6290
260000	2.7210	800000	11.4350
270000	2.8820	850000	12.2420
280000	3.0430	900000	13.0490
290000	3.2050	950000	13.8560
300000	3.3660	1000000	14.6630
		Add'l 1000	0.0160

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage E**

Premium Component 1		Premium Component 2		Premium Component 6	
Coverage E Amount	Factor	Coverage E Amount	Factor	Coverage E Amount	Factor
100,000	1.0000	100,000	1.0000	100,000	1.0000
300,000	1.0000	300,000	1.0000	300,000	1.3820
500,000	1.0000	500,000	1.0000	500,000	1.4840
1,000,000	1.0000	1,000,000	1.0000	1,000,000	1.6510

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Coverage E**

Premium Component 4		Premium Component 5		Premium Component 3	
Coverage E Amount	Factor	Coverage E Amount	Factor	Coverage E Amount	Factor
100,000	1.0000	100,000	1.0000	100,000	1.0000
300,000	1.0000	300,000	1.0000	300,000	1.0000
500,000	1.0000	500,000	1.0000	500,000	1.0000
1,000,000	1.0000	1,000,000	1.0000	1,000,000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Modified Loss Settlement**

Premium Component		Premium Component		Premium Component		Premium Component	
1	Factor	3	Factor	5	Factor	7	Factor
Replacement Cost %		Replacement Cost %		Replacement Cost %		Replacement Cost %	
Under 25%	0.7730						
25-29.9%	0.7980	25-29.9%	0.7980	25-29.9%	0.7980	25-29.9%	0.7980
30-34.9%	0.8180	30-34.9%	0.8180	30-34.9%	0.8180	30-34.9%	0.8180
35-39.9%	0.8370	35-39.9%	0.8370	35-39.9%	0.8370	35-39.9%	0.8370
40-44.9%	0.8530	40-44.9%	0.8530	40-44.9%	0.8530	40-44.9%	0.8530
45-49.9%	0.8680	45-49.9%	0.8680	45-49.9%	0.8680	45-49.9%	0.8680
50-54.9%	0.8820	50-54.9%	0.8820	50-54.9%	0.8820	50-54.9%	0.8820
55-59.9%	0.8940	55-59.9%	0.8940	55-59.9%	0.8940	55-59.9%	0.8940
60-64.9%	0.9050	60-64.9%	0.9050	60-64.9%	0.9050	60-64.9%	0.9050
65-69.9%	0.9150	65-69.9%	0.9150	65-69.9%	0.9150	65-69.9%	0.9150
70-74.9%	0.9240	70-74.9%	0.9240	70-74.9%	0.9240	70-74.9%	0.9240
75-79.9%	0.9330	75-79.9%	0.9330	75-79.9%	0.9330	75-79.9%	0.9330
80% or more	1.0000						

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Modified Loss Settlement**

Premium Component 2		Premium Component 4		Premium Component 6	
Replacement Cost %	Factor	Replacement Cost %	Factor	Replacement Cost %	Factor
Under 25%	0.7730	Under 25%	0.7730	Under 25%	1.0000
25-29.9%	0.7980	25-29.9%	0.7980	25-29.9%	1.0000
30-34.9%	0.8180	30-34.9%	0.8180	30-34.9%	1.0000
35-39.9%	0.8370	35-39.9%	0.8370	35-39.9%	1.0000
40-44.9%	0.8530	40-44.9%	0.8530	40-44.9%	1.0000
45-49.9%	0.8680	45-49.9%	0.8680	45-49.9%	1.0000
50-54.9%	0.8820	50-54.9%	0.8820	50-54.9%	1.0000
55-59.9%	0.8940	55-59.9%	0.8940	55-59.9%	1.0000
60-64.9%	0.9050	60-64.9%	0.9050	60-64.9%	1.0000
65-69.9%	0.9150	65-69.9%	0.9150	65-69.9%	1.0000
70-74.9%	0.9240	70-74.9%	0.9240	70-74.9%	1.0000
75-79.9%	0.9330	75-79.9%	0.9330	75-79.9%	1.0000
80% or more	1.0000	80% or more	1.0000	80% or more	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****No Extended Replacement Cost**

Premium Component 1		Premium Component 2		Premium Component 6	
	Factor		Factor		Factor
0 to 100k	1.0000	0 to 100k	1.0000	0 to 100k	1.0000
101 to 150k	1.0000	101 to 150k	1.0000	101 to 150k	1.0000
151 to 200k	1.0000	151 to 200k	1.0000	151 to 200k	1.0000
201 to 300k	1.0000	201 to 300k	1.0000	201 to 300k	1.0000
301 to 500k	1.0000	301 to 500k	1.0000	301 to 500k	1.0000
501k >	1.0000	501k >	1.0000	501k >	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****No Extended Replacement Cost**

Premium Component 4		Premium Component 5		Premium Component 3	
	Factor		Factor		Factor
0 to 100k	1.0000	0 to 100k	1.0000	0 to 100k	1.0000
101 to 150k	1.0000	101 to 150k	1.0000	101 to 150k	1.0000
151 to 200k	1.0000	151 to 200k	1.0000	151 to 200k	1.0000
201 to 300k	1.0000	201 to 300k	1.0000	201 to 300k	1.0000
301 to 500k	1.0000	301 to 500k	1.0000	301 to 500k	1.0000
501k >	1.0000	501k >	1.0000	501k >	1.0000

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Basic Package / Reduced ITV

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Basic Package / Reduced ITV

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Deductible

Amount of Insurance	Premium Component 1													
	250	500	1,000	1,500	2,500	5,000	7,500	10,000	0.5%	1.0%	1.5%	2.0%	3.0%	5.0%
0 - 49,999	1.0730	1.0000	0.9850	0.9700	0.9490	0.8990	0.8630	0.8280	1.0910	1.0330	1.0130	0.9920	0.9800	0.9610
50,000 - 74,999	1.0730	1.0000	0.9850	0.9700	0.9490	0.8990	0.8630	0.8280	1.0550	0.9960	0.9870	0.9780	0.9620	0.9370
75,000 - 99,999	1.0730	1.0000	0.9850	0.9720	0.9500	0.9020	0.8650	0.8280	1.0160	0.9880	0.9770	0.9660	0.9470	0.9130
100,000 - 124,999	1.0730	1.0000	0.9880	0.9770	0.9580	0.9160	0.8810	0.8460	0.9980	0.9850	0.9740	0.9620	0.9420	0.9060
125,000 - 149,999	1.0730	1.0000	0.9900	0.9800	0.9630	0.9240	0.8940	0.8630	0.9960	0.9830	0.9710	0.9590	0.9370	0.9010
150,000 - 174,999	1.0730	1.0000	0.9900	0.9810	0.9650	0.9290	0.8990	0.8690	0.9940	0.9790	0.9670	0.9540	0.9310	0.8920
175,000 - 199,999	1.0730	1.0000	0.9900	0.9820	0.9670	0.9340	0.9060	0.8790	0.9920	0.9770	0.9640	0.9510	0.9270	0.8860
200,000 - 224,999	1.0720	1.0000	0.9910	0.9830	0.9690	0.9390	0.9140	0.8890	0.9900	0.9750	0.9620	0.9480	0.9250	0.8810
225,000 - 249,999	1.0720	1.0000	0.9920	0.9840	0.9710	0.9400	0.9140	0.8890	0.9890	0.9720	0.9580	0.9430	0.9190	0.8740
250,000 - 274,999	1.0720	1.0000	0.9920	0.9850	0.9710	0.9420	0.9180	0.8940	0.9870	0.9700	0.9550	0.9400	0.9150	0.8650
275,000 - 299,999	1.0720	1.0000	0.9920	0.9850	0.9730	0.9440	0.9200	0.8960	0.9860	0.9680	0.9530	0.9370	0.9100	0.8610
300,000 - 324,999	1.0720	1.0000	0.9920	0.9860	0.9740	0.9470	0.9250	0.9030	0.9850	0.9670	0.9520	0.9360	0.9090	0.8600
325,000 - 349,999	1.0720	1.0000	0.9930	0.9860	0.9750	0.9500	0.9290	0.9080	0.9840	0.9660	0.9510	0.9350	0.9080	0.8590
350,000 - 374,999	1.0720	1.0000	0.9930	0.9870	0.9760	0.9530	0.9330	0.9130	0.9840	0.9660	0.9510	0.9350	0.9080	0.8590
375,000 - 399,999	1.0720	1.0000	0.9930	0.9880	0.9780	0.9560	0.9370	0.9180	0.9830	0.9660	0.9510	0.9350	0.9080	0.8580
400,000 - 424,999	1.0720	1.0000	0.9940	0.9880	0.9790	0.9580	0.9410	0.9230	0.9830	0.9650	0.9500	0.9350	0.9070	0.8570
425,000 - 449,999	1.0720	1.0000	0.9940	0.9890	0.9800	0.9610	0.9450	0.9280	0.9830	0.9650	0.9500	0.9350	0.9070	0.8570
450,000 - 474,999	1.0720	1.0000	0.9970	0.9950	0.9890	0.9700	0.9490	0.9280	0.9830	0.9650	0.9500	0.9350	0.9070	0.8560
475,000 - 499,999	1.0720	1.0000	0.9970	0.9950	0.9890	0.9700	0.9490	0.9280	0.9830	0.9650	0.9500	0.9350	0.9060	0.8550
500,000 - 549,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9830	0.9650	0.9480	0.9300	0.9060	0.8550
550,000 - 599,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9830	0.9640	0.9470	0.9300	0.9060	0.8540
600,000 - 649,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9820	0.9640	0.9470	0.9300	0.9060	0.8530
650,000 - 699,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9820	0.9640	0.9470	0.9290	0.9050	0.8530
700,000 - 749,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9820	0.9660	0.9450	0.9290	0.9050	0.8520
750,000 - 799,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9820	0.9650	0.9430	0.9290	0.9050	0.8510
800,000 - 899,999	1.0710	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9800	0.9510	0.9400	0.9280	0.9040	0.8510
900,000 - 999,999	1.0700	1.0000	0.9970	0.9950	0.9890	0.9760	0.9580	0.9400	0.9770	0.9440	0.9360	0.9280	0.9040	0.8500
1,000,000 - 1,249,999	1.0700	1.0000	0.9970	0.9950	0.9890	0.9760	0.9630	0.9500	0.9730	0.9430	0.9360	0.9280	0.9040	0.8490
1,250,000 - 1,499,999	1.0690	1.0000	0.9970	0.9950	0.9890	0.9760	0.9630	0.9500	0.9730	0.9430	0.9360	0.9280	0.9040	0.8490
1,500,000+	1.0670	1.0000	0.9970	0.9950	0.9890	0.9760	0.9680	0.9600	0.9730	0.9430	0.9360	0.9280	0.9040	0.8490

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Deductible

Premium Component 2

Amount of Insurance	250	500	1,000	1,500	2,500	5,000	7,500	10,000	0.5%	1.0%	2.0%	3.0%	5.0%
0 - 49,999	1.0950	1.0000	0.8410	0.6410	0.4440	0.1790	0.1340	0.0890	1.1180	1.0430	0.9140	0.7980	0.5560
50,000 - 74,999	1.0950	1.0000	0.8410	0.6410	0.4440	0.1790	0.1340	0.0890	1.0710	0.9610	0.7750	0.5690	0.3760
75,000 - 99,999	1.0950	1.0000	0.8480	0.6530	0.4700	0.2080	0.1560	0.1050	1.0210	0.8830	0.6040	0.4540	0.2540
100,000 - 124,999	1.0790	1.0000	0.8580	0.6700	0.4980	0.2380	0.1790	0.1190	0.9810	0.8260	0.5380	0.3950	0.2210
125,000 - 149,999	1.0640	1.0000	0.8640	0.6810	0.5200	0.2730	0.2060	0.1390	0.9490	0.7770	0.4950	0.3460	0.2210
150,000 - 174,999	1.0520	1.0000	0.8730	0.6940	0.5440	0.3030	0.2330	0.1620	0.9210	0.6760	0.4680	0.3430	0.2140
175,000 - 199,999	1.0430	1.0000	0.8790	0.7080	0.5660	0.3360	0.2600	0.1850	0.8940	0.6560	0.4430	0.3400	0.2020
200,000 - 224,999	1.0370	1.0000	0.8900	0.7210	0.5890	0.3720	0.2910	0.2100	0.8800	0.6410	0.4330	0.3360	0.1840
225,000 - 249,999	1.0320	1.0000	0.8940	0.7310	0.6110	0.4040	0.3200	0.2360	0.8600	0.6260	0.4230	0.3330	0.1560
250,000 - 274,999	1.0290	1.0000	0.9030	0.7430	0.6340	0.4400	0.3410	0.2420	0.8500	0.6250	0.4230	0.3250	0.1260
275,000 - 299,999	1.0270	1.0000	0.9060	0.7500	0.6500	0.4720	0.3620	0.2520	0.8350	0.6240	0.4230	0.3090	0.1140
300,000 - 324,999	1.0270	1.0000	0.9120	0.7620	0.6680	0.5050	0.3930	0.2810	0.7570	0.6240	0.4230	0.3070	0.1140
325,000 - 349,999	1.0270	1.0000	0.9180	0.7680	0.6820	0.5330	0.4180	0.3030	0.7520	0.6240	0.4230	0.3010	0.1130
350,000 - 374,999	1.0260	1.0000	0.9270	0.7810	0.7030	0.5730	0.4580	0.3420	0.7520	0.6230	0.4230	0.2940	0.1120
375,000 - 399,999	1.0260	1.0000	0.9270	0.7810	0.7030	0.5730	0.4580	0.3420	0.7520	0.6230	0.4230	0.2880	0.1110
400,000 - 424,999	1.0260	1.0000	0.9280	0.7880	0.7200	0.6100	0.4980	0.3860	0.7510	0.6230	0.4230	0.2820	0.1110
425,000 - 449,999	1.0260	1.0000	0.9280	0.7880	0.7200	0.6100	0.5020	0.3950	0.7510	0.6220	0.4230	0.2760	0.1100
450,000 - 474,999	1.0260	1.0000	0.9400	0.8020	0.7380	0.6330	0.5440	0.4540	0.7510	0.6220	0.4230	0.2700	0.1090
475,000 - 499,999	1.0260	1.0000	0.9400	0.8020	0.7380	0.6330	0.5440	0.4540	0.7500	0.6220	0.4220	0.2650	0.1090
500,000 - 549,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7480	0.6210	0.4220	0.2590	0.1080
550,000 - 599,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7460	0.6200	0.4220	0.2540	0.1070
600,000 - 649,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7440	0.6200	0.4220	0.2480	0.1060
650,000 - 699,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7340	0.6190	0.4220	0.2430	0.1060
700,000 - 749,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7250	0.6040	0.4210	0.2380	0.1050
750,000 - 799,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7150	0.5880	0.4140	0.2330	0.1040
800,000 - 899,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.7020	0.5650	0.4060	0.2280	0.1040
900,000 - 999,999	1.0260	1.0000	0.9580	0.8220	0.7670	0.6740	0.5950	0.5170	0.6840	0.5330	0.3980	0.2230	0.1030
1,000,000 - 1,249,999	1.0260	1.0000	0.9730	0.8420	0.7830	0.7070	0.6440	0.5820	0.6840	0.5280	0.3910	0.2180	0.1020
1,250,000 - 1,499,999	1.0260	1.0000	0.9730	0.8420	0.7830	0.7070	0.6440	0.5820	0.6840	0.5280	0.3910	0.2180	0.1020
1,500,000+	1.0260	1.0000	0.9800	0.8580	0.8100	0.7330	0.6730	0.6120	0.6840	0.5280	0.3910	0.2180	0.1020

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Deductible

Premium Component 3

Amount of Insurance	250	500	1,000	1,500	2,500	5,000	7,500	10,000	0.5%	1.0%	1.5%	2.0%	3.0%	5.0%
0 - 49,999	1.1420	1.0000	0.8050	0.6730	0.5090	0.2910	0.2060	0.1200	1.1780	1.0640	0.9800	0.8960	0.7650	0.6040
50,000 - 74,999	1.1330	1.0000	0.8100	0.6730	0.5130	0.2910	0.2060	0.1200	1.0990	0.9520	0.8480	0.7430	0.6140	0.4570
75,000 - 99,999	1.1240	1.0000	0.8100	0.6730	0.5190	0.2910	0.2060	0.1200	1.0270	0.8520	0.7420	0.6310	0.5040	0.3340
100,000 - 124,999	1.1140	1.0000	0.8160	0.6790	0.5210	0.2920	0.2060	0.1200	0.9750	0.7790	0.6680	0.5570	0.4310	0.2670
125,000 - 149,999	1.1050	1.0000	0.8160	0.6790	0.5300	0.3050	0.2130	0.1210	0.9300	0.7120	0.6100	0.5070	0.3730	0.2330
150,000 - 174,999	1.1020	1.0000	0.8160	0.6840	0.5300	0.3130	0.2200	0.1270	0.8850	0.6650	0.5630	0.4610	0.3230	0.1930
175,000 - 199,999	1.0950	1.0000	0.8170	0.6850	0.5330	0.3150	0.2220	0.1300	0.8400	0.6260	0.5200	0.4140	0.2860	0.1460
200,000 - 224,999	1.0830	1.0000	0.8170	0.6860	0.5330	0.3170	0.2250	0.1320	0.8030	0.5930	0.4850	0.3770	0.2650	0.1200
225,000 - 249,999	1.0770	1.0000	0.8170	0.6920	0.5380	0.3230	0.2300	0.1380	0.7710	0.5580	0.4500	0.3420	0.2430	0.0930
250,000 - 274,999	1.0770	1.0000	0.8230	0.6920	0.5380	0.3230	0.2330	0.1430	0.7420	0.5280	0.4210	0.3140	0.2180	0.0710
275,000 - 299,999	1.0770	1.0000	0.8230	0.6980	0.5440	0.3280	0.2350	0.1430	0.7150	0.5120	0.4050	0.2980	0.1890	0.0620
300,000 - 324,999	1.0770	1.0000	0.8280	0.7030	0.5500	0.3340	0.2420	0.1490	0.6940	0.4950	0.3900	0.2850	0.1690	0.0580
325,000 - 349,999	1.0770	1.0000	0.8280	0.7090	0.5550	0.3340	0.2440	0.1550	0.6810	0.4730	0.3720	0.2700	0.1620	0.0550
350,000 - 374,999	1.0770	1.0000	0.8340	0.7150	0.5610	0.3450	0.2560	0.1670	0.6680	0.4570	0.3610	0.2650	0.1540	0.0530
375,000 - 399,999	1.0770	1.0000	0.8340	0.7150	0.5610	0.3450	0.2620	0.1800	0.6480	0.4350	0.3450	0.2540	0.1470	0.0500
400,000 - 424,999	1.0770	1.0000	0.8350	0.7220	0.5690	0.3490	0.2700	0.1910	0.6370	0.4180	0.3310	0.2440	0.1400	0.0470
425,000 - 449,999	1.0770	1.0000	0.8350	0.7220	0.5690	0.3490	0.2700	0.1910	0.6170	0.3980	0.3130	0.2280	0.1340	0.0450
450,000 - 474,999	1.0770	1.0000	0.8370	0.7250	0.5740	0.3620	0.2810	0.2000	0.6020	0.3900	0.3060	0.2220	0.1280	0.0430
475,000 - 499,999	1.0760	1.0000	0.8370	0.7250	0.5740	0.3620	0.2810	0.2000	0.5840	0.3720	0.2900	0.2080	0.1220	0.0410
500,000 - 549,999	1.0760	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.5840	0.3650	0.2820	0.1990	0.1160	0.0390
550,000 - 599,999	1.0760	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.5620	0.3560	0.2730	0.1900	0.1110	0.0370
600,000 - 649,999	1.0760	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.5400	0.3390	0.2610	0.1820	0.1060	0.0350
650,000 - 699,999	1.0760	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.5160	0.3230	0.2490	0.1740	0.1010	0.0330
700,000 - 749,999	1.0760	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.4930	0.3070	0.2370	0.1670	0.0960	0.0310
750,000 - 799,999	1.0760	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.4710	0.2910	0.2250	0.1590	0.0920	0.0300
800,000 - 899,999	1.0750	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.4410	0.2650	0.2090	0.1520	0.0880	0.0280
900,000 - 999,999	1.0750	1.0000	0.8490	0.7380	0.5930	0.3820	0.2990	0.2160	0.4010	0.2320	0.1890	0.1460	0.0840	0.0270
1,000,000 - 1,249,999	1.0740	1.0000	0.8610	0.7560	0.6120	0.4020	0.3190	0.2370	0.3830	0.2240	0.1820	0.1400	0.0800	0.0250
1,250,000 - 1,499,999	1.0740	1.0000	0.8610	0.7560	0.6120	0.4020	0.3190	0.2370	0.3830	0.2240	0.1820	0.1400	0.0800	0.0250
1,500,000+	1.0740	1.0000	0.8660	0.7670	0.6230	0.4190	0.3330	0.2480	0.3830	0.2240	0.1820	0.1400	0.0800	0.0250

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Deductible

Premium Component 4

Amount of Insurance	250	500	1,000	1,500	2,500	5,000	7,500	10,000	0.5%	1.0%	1.5%	2.0%	3.0%	5.0%
0 - 49,999	1.0910	1.0000	0.8560	0.7410	0.5760	0.3340	0.2330	0.1310	1.1130	1.0420	0.9830	0.9230	0.8210	0.6720
50,000 - 74,999	1.0840	1.0000	0.8560	0.7410	0.5760	0.3340	0.2330	0.1310	1.0630	0.9640	0.8820	0.8000	0.6800	0.5140
75,000 - 99,999	1.0770	1.0000	0.8620	0.7530	0.5890	0.3540	0.2530	0.1520	1.0170	0.8930	0.8010	0.7080	0.5730	0.3990
100,000 - 124,999	1.0680	1.0000	0.8690	0.7650	0.6130	0.3800	0.2790	0.1780	0.9820	0.8410	0.7450	0.6480	0.5230	0.3500
125,000 - 149,999	1.0610	1.0000	0.8800	0.7820	0.6350	0.4070	0.3060	0.2060	0.9540	0.8060	0.7090	0.6110	0.4780	0.3290
150,000 - 174,999	1.0580	1.0000	0.8860	0.7940	0.6530	0.4320	0.3320	0.2320	0.9290	0.7770	0.6810	0.5840	0.4420	0.3040
175,000 - 199,999	1.0550	1.0000	0.8920	0.8000	0.6710	0.4560	0.3560	0.2570	0.9060	0.7520	0.6550	0.5580	0.4300	0.2800
200,000 - 224,999	1.0530	1.0000	0.8980	0.8120	0.6890	0.4810	0.3820	0.2830	0.8890	0.7370	0.6390	0.5410	0.4260	0.2670
225,000 - 249,999	1.0500	1.0000	0.9040	0.8190	0.7010	0.5050	0.4090	0.3130	0.8730	0.7160	0.6200	0.5240	0.4230	0.2500
250,000 - 274,999	1.0480	1.0000	0.9140	0.8340	0.7230	0.5310	0.4340	0.3370	0.8650	0.7140	0.6180	0.5210	0.4200	0.2320
275,000 - 299,999	1.0460	1.0000	0.9150	0.8410	0.7350	0.5550	0.4530	0.3510	0.8510	0.7090	0.6150	0.5210	0.4050	0.2210
300,000 - 324,999	1.0460	1.0000	0.9200	0.8510	0.7510	0.5760	0.4790	0.3820	0.8450	0.7070	0.6140	0.5210	0.4020	0.2140
325,000 - 349,999	1.0450	1.0000	0.9260	0.8570	0.7630	0.5910	0.4980	0.4060	0.8400	0.7020	0.6110	0.5200	0.3990	0.2070
350,000 - 374,999	1.0440	1.0000	0.9310	0.8730	0.7830	0.6060	0.5250	0.4430	0.8370	0.7010	0.6110	0.5200	0.3910	0.2000
375,000 - 399,999	1.0430	1.0000	0.9310	0.8730	0.7840	0.6160	0.5290	0.4430	0.8350	0.6890	0.6050	0.5200	0.3850	0.1930
400,000 - 424,999	1.0420	1.0000	0.9320	0.8750	0.7960	0.6360	0.5630	0.4900	0.8310	0.6890	0.6040	0.5190	0.3780	0.1870
425,000 - 449,999	1.0410	1.0000	0.9320	0.8750	0.7960	0.6420	0.5660	0.4900	0.8210	0.6880	0.6040	0.5190	0.3710	0.1810
450,000 - 474,999	1.0410	1.0000	0.9370	0.8860	0.8110	0.6640	0.5940	0.5240	0.8210	0.6880	0.6040	0.5190	0.3650	0.1750
475,000 - 499,999	1.0400	1.0000	0.9370	0.8860	0.8130	0.6810	0.6020	0.5240	0.8200	0.6880	0.6030	0.5180	0.3580	0.1700
500,000 - 549,999	1.0390	1.0000	0.9430	0.9010	0.8290	0.7170	0.6580	0.5980	0.8200	0.6870	0.6030	0.5180	0.3520	0.1640
550,000 - 599,999	1.0370	1.0000	0.9460	0.9020	0.8430	0.7370	0.6680	0.5980	0.8190	0.6860	0.6020	0.5170	0.3460	0.1590
600,000 - 649,999	1.0360	1.0000	0.9480	0.9020	0.8450	0.7370	0.6680	0.5980	0.8180	0.6850	0.5980	0.5100	0.3400	0.1540
650,000 - 699,999	1.0350	1.0000	0.9480	0.9020	0.8450	0.7370	0.6780	0.6180	0.8070	0.6850	0.5940	0.5030	0.3340	0.1490
700,000 - 749,999	1.0330	1.0000	0.9480	0.9020	0.8450	0.7370	0.6780	0.6180	0.7960	0.6840	0.5900	0.4960	0.3280	0.1440
750,000 - 799,999	1.0320	1.0000	0.9480	0.9020	0.8450	0.7370	0.6780	0.6180	0.7850	0.6720	0.5810	0.4890	0.3220	0.1390
800,000 - 899,999	1.0300	1.0000	0.9480	0.9020	0.8450	0.7370	0.6780	0.6180	0.7700	0.6550	0.5690	0.4820	0.3170	0.1350
900,000 - 999,999	1.0280	1.0000	0.9480	0.9020	0.8450	0.7370	0.6780	0.6180	0.7480	0.6300	0.5530	0.4750	0.3110	0.1300
1,000,000 - 1,249,999	1.0250	1.0000	0.9590	0.9180	0.8770	0.7950	0.7460	0.6970	0.7480	0.6230	0.5460	0.4680	0.3060	0.1260
1,250,000 - 1,499,999	1.0250	1.0000	0.9590	0.9180	0.8770	0.7950	0.7460	0.6970	0.7480	0.6230	0.5460	0.4680	0.3060	0.1260
1,500,000+	1.0250	1.0000	0.9640	0.9280	0.8920	0.8200	0.7760	0.7330	0.7480	0.6230	0.5460	0.4680	0.3060	0.1260

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Deductible

Premium Component 5

Amount of Insurance	250	500	1,000	1,500	2,500	5,000	7,500	10,000	0.5%	1.0%	1.5%	2.0%	3.0%	5.0%
0 - 49,999	1.1920	1.0000	0.8220	0.7180	0.5110	0.2230	0.1560	0.0900	1.2420	1.0850	0.9950	0.9050	0.7900	0.6310
50,000 - 74,999	1.1800	1.0000	0.8220	0.7180	0.5110	0.2230	0.1560	0.0900	1.1330	0.9550	0.8630	0.7710	0.6420	0.4360
75,000 - 99,999	1.1680	1.0000	0.8220	0.7180	0.5160	0.2440	0.1760	0.1070	1.0360	0.8610	0.7620	0.6630	0.4980	0.2920
100,000 - 124,999	1.1530	1.0000	0.8220	0.7180	0.5300	0.2660	0.1920	0.1180	0.9760	0.7940	0.6840	0.5730	0.4250	0.2440
125,000 - 149,999	1.1420	1.0000	0.8310	0.7290	0.5470	0.2880	0.2120	0.1350	0.9360	0.7540	0.6370	0.5200	0.3650	0.2280
150,000 - 174,999	1.1380	1.0000	0.8320	0.7300	0.5550	0.3050	0.2280	0.1510	0.8950	0.7080	0.5920	0.4750	0.3160	0.2060
175,000 - 199,999	1.1340	1.0000	0.8380	0.7370	0.5690	0.3200	0.2440	0.1670	0.8590	0.6750	0.5550	0.4350	0.3000	0.1850
200,000 - 224,999	1.1310	1.0000	0.8390	0.7390	0.5770	0.3420	0.2630	0.1840	0.8280	0.6410	0.5240	0.4070	0.2980	0.1720
225,000 - 249,999	1.1290	1.0000	0.8400	0.7460	0.5900	0.3570	0.2710	0.1840	0.8050	0.6100	0.4940	0.3780	0.2830	0.1510
250,000 - 274,999	1.1290	1.0000	0.8470	0.7470	0.6030	0.3770	0.2910	0.2050	0.7850	0.5920	0.4800	0.3680	0.2770	0.1280
275,000 - 299,999	1.1280	1.0000	0.8520	0.7520	0.6140	0.4040	0.3160	0.2280	0.7650	0.5830	0.4760	0.3680	0.2740	0.1180
300,000 - 324,999	1.1270	1.0000	0.8540	0.7590	0.6270	0.4240	0.3330	0.2430	0.7510	0.5760	0.4720	0.3680	0.2640	0.1160
325,000 - 349,999	1.1270	1.0000	0.8570	0.7600	0.6350	0.4440	0.3540	0.2630	0.7370	0.5660	0.4670	0.3670	0.2620	0.1140
350,000 - 374,999	1.1260	1.0000	0.8610	0.7670	0.6480	0.4740	0.3820	0.2890	0.7300	0.5660	0.4670	0.3670	0.2590	0.1110
375,000 - 399,999	1.1250	1.0000	0.8640	0.7670	0.6480	0.4740	0.3820	0.2890	0.7160	0.5660	0.4670	0.3670	0.2570	0.1090
400,000 - 424,999	1.1250	1.0000	0.8670	0.7720	0.6620	0.5120	0.4210	0.3290	0.7110	0.5660	0.4660	0.3660	0.2540	0.1070
425,000 - 449,999	1.1240	1.0000	0.8710	0.7780	0.6620	0.5120	0.4210	0.3290	0.6980	0.5660	0.4660	0.3660	0.2520	0.1050
450,000 - 474,999	1.1240	1.0000	0.8750	0.7860	0.6760	0.5490	0.4580	0.3680	0.6970	0.5660	0.4660	0.3660	0.2500	0.1030
475,000 - 499,999	1.1230	1.0000	0.8790	0.7930	0.6760	0.5490	0.4580	0.3680	0.6970	0.5650	0.4650	0.3650	0.2470	0.1010
500,000 - 549,999	1.1230	1.0000	0.8840	0.8020	0.7200	0.6200	0.5350	0.4500	0.6960	0.5650	0.4650	0.3650	0.2450	0.0990
550,000 - 599,999	1.1220	1.0000	0.8910	0.8160	0.7200	0.6200	0.5350	0.4500	0.6960	0.5650	0.4650	0.3640	0.2430	0.0970
600,000 - 649,999	1.1210	1.0000	0.8980	0.8200	0.7200	0.6200	0.5350	0.4500	0.6950	0.5650	0.4640	0.3630	0.2400	0.0950
650,000 - 699,999	1.1200	1.0000	0.8990	0.8200	0.7340	0.6200	0.5410	0.4630	0.6940	0.5650	0.4620	0.3590	0.2380	0.0930
700,000 - 749,999	1.1190	1.0000	0.8990	0.8200	0.7400	0.6380	0.5540	0.4700	0.6940	0.5630	0.4590	0.3550	0.2360	0.0920
750,000 - 799,999	1.1180	1.0000	0.8990	0.8200	0.7400	0.6400	0.5550	0.4700	0.6850	0.5470	0.4490	0.3500	0.2340	0.0900
800,000 - 899,999	1.1160	1.0000	0.8990	0.8200	0.7400	0.6400	0.5550	0.4700	0.6700	0.5220	0.4340	0.3460	0.2310	0.0880
900,000 - 999,999	1.1140	1.0000	0.8990	0.8200	0.7400	0.6400	0.5550	0.4700	0.6500	0.4870	0.4150	0.3420	0.2290	0.0860
1,000,000 - 1,249,999	1.1110	1.0000	0.9210	0.8530	0.7740	0.6960	0.6200	0.5440	0.6500	0.4780	0.4080	0.3380	0.2270	0.0850
1,250,000 - 1,499,999	1.1110	1.0000	0.9210	0.8530	0.7740	0.6960	0.6200	0.5440	0.6500	0.4780	0.4080	0.3380	0.2270	0.0850
1,500,000+	1.1110	1.0000	0.9320	0.8750	0.8020	0.7240	0.6510	0.5780	0.6500	0.4780	0.4080	0.3380	0.2270	0.0850

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Deductible

Amount of Insurance	Premium Component 7													
	250	500	1,000	1,500	2,500	5,000	7,500	10,000	0.5%	1.0%	1.5%	2.0%	3.0%	5.0%
0 - 49,999	1.0420	0.9980	0.9100	0.8440	0.7470	0.5890	0.4310	0.2720	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
50,000 - 74,999	1.0510	1.0170	0.9470	0.8850	0.7970	0.6550	0.5300	0.4050	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
75,000 - 99,999	1.0610	1.0370	0.9870	0.9370	0.8550	0.7270	0.6380	0.5490	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
100,000 - 124,999	1.0670	1.0480	1.0090	0.9710	0.8980	0.7760	0.6970	0.6280	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
125,000 - 149,999	1.0700	1.0550	1.0230	0.9920	0.9280	0.8150	0.7350	0.6790	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
150,000 - 174,999	1.0730	1.0590	1.0330	1.0060	0.9530	0.8430	0.7680	0.7140	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
175,000 - 199,999	1.0750	1.0630	1.0400	1.0170	0.9710	0.8690	0.7980	0.7390	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
200,000 - 224,999	1.0760	1.0660	1.0450	1.0250	0.9850	0.8890	0.8210	0.7640	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
225,000 - 249,999	1.0770	1.0680	1.0500	1.0320	0.9950	0.9060	0.8390	0.7880	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
250,000 - 274,999	1.0780	1.0700	1.0530	1.0370	1.0040	0.9210	0.8560	0.8070	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
275,000 - 299,999	1.0790	1.0710	1.0560	1.0410	1.0110	0.9360	0.8730	0.8240	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
300,000 - 324,999	1.0790	1.0720	1.0580	1.0450	1.0170	0.9480	0.8860	0.8370	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
325,000 - 349,999	1.0800	1.0730	1.0600	1.0480	1.0220	0.9580	0.8980	0.8490	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
350,000 - 374,999	1.0800	1.0740	1.0620	1.0500	1.0270	0.9670	0.9080	0.8630	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
375,000 - 399,999	1.0800	1.0750	1.0640	1.0530	1.0300	0.9750	0.9180	0.8740	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
400,000 - 424,999	1.0810	1.0760	1.0650	1.0550	1.0340	0.9820	0.9290	0.8850	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
425,000 - 449,999	1.0810	1.0760	1.0660	1.0560	1.0370	0.9880	0.9380	0.8940	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
450,000 - 474,999	1.0810	1.0770	1.0670	1.0580	1.0390	0.9930	0.9460	0.9020	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
475,000 - 499,999	1.0820	1.0770	1.0680	1.0600	1.0420	0.9980	0.9530	0.9090	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
500,000 - 549,999	1.0820	1.0780	1.0700	1.0610	1.0450	1.0040	0.9630	0.9210	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
550,000 - 599,999	1.0820	1.0790	1.0710	1.0640	1.0490	1.0110	0.9740	0.9360	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
600,000 - 649,999	1.0830	1.0790	1.0720	1.0650	1.0520	1.0170	0.9830	0.9480	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
650,000 - 699,999	1.0830	1.0800	1.0730	1.0670	1.0540	1.0220	0.9900	0.9590	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
700,000 - 749,999	1.0830	1.0800	1.0740	1.0680	1.0560	1.0270	0.9970	0.9670	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
750,000 - 799,999	1.0830	1.0800	1.0750	1.0690	1.0580	1.0300	1.0030	0.9750	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
800,000 - 899,999	1.0830	1.0810	1.0760	1.0710	1.0610	1.0350	1.0100	0.9850	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
900,000 - 999,999	1.0840	1.0810	1.0770	1.0720	1.0630	1.0410	1.0180	0.9950	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
1,000,000 - 1,249,999	1.0840	1.0820	1.0780	1.0750	1.0670	1.0480	1.0290	1.0100	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
1,250,000 - 1,499,999	1.0840	1.0830	1.0800	1.0770	1.0700	1.0550	1.0390	1.0230	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500
1,500,000+	1.0840	1.0830	1.0800	1.0770	1.0700	1.0550	1.0390	1.0230	1.0430	1.0000	0.9570	0.9130	0.8470	0.7500

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Age of Head of Household**

Premium Component 1		Premium Component 2		Premium Component 6	
Age of Head of Household	Factor	Age of Head of Household	Factor	Age of Head of Household	Factor
00-18	1.6190	00-18	0.8610	00-18	0.8830
19	1.5930	19	0.8630	19	0.8830
20	1.5680	20	0.8640	20	0.8830
21	1.5420	21	0.8660	21	0.8830
22	1.5170	22	0.8680	22	0.8830
23	1.4910	23	0.8690	23	0.8830
24	1.4660	24	0.8710	24	0.8830
25	1.4400	25	0.8900	25	0.8830
26	1.3990	26	0.8910	26	0.8830
27	1.3580	27	0.8930	27	0.8830
28	1.3310	28	0.9060	28	0.8900
29	1.3090	29	0.9230	29	0.9000
30	1.2880	30	0.9410	30	0.9100
31	1.2670	31	0.9580	31	0.9200
32	1.2460	32	0.9760	32	0.9300
33	1.2290	33	0.9840	33	0.9380
34	1.2120	34	0.9910	34	0.9450
35	1.1960	35	0.9970	35	0.9530
36	1.1790	36	1.0030	36	0.9600
37	1.1630	37	1.0100	37	0.9680
38	1.1450	38	1.0150	38	0.9900
39	1.1280	39	1.0160	39	1.0140
40	1.1100	40	1.0170	40	1.0380
41	1.1000	41	1.0170	41	1.0620
42	1.0900	42	1.0180	42	1.0860
43	1.0870	43	1.0160	43	1.1000
44	1.0840	44	1.0140	44	1.1130
45	1.0820	45	1.0110	45	1.1260
46	1.0800	46	1.0090	46	1.1390
47	1.0770	47	1.0060	47	1.1390
48	1.0510	48	1.0040	48	1.1020
49	1.0260	49	1.0020	49	1.0510
50	1.0000	50	1.0000	50	1.0000
51	0.9750	51	0.9980	51	0.9490
52	0.9500	52	0.9960	52	0.8980
53	0.9180	53	0.9940	53	0.8790
54	0.8860	54	0.9920	54	0.8590
55	0.8550	55	0.9900	55	0.8400
56	0.8250	56	0.9890	56	0.8200
57	0.8100	57	0.9870	57	0.8020
58	0.8370	58	0.9870	58	0.8020
59	0.8610	59	0.9870	59	0.8020
60	0.8860	60	0.9870	60	0.8020
61	0.9110	61	0.9870	61	0.8020
62	0.9340	62	0.9860	62	0.8020
63	0.9440	63	0.9860	63	0.8020
64	0.9530	64	0.9860	64	0.8020
65	0.9630	65	0.9860	65	0.8020
66	0.9730	66	0.9860	66	0.8020
67	0.9830	67	0.9860	67	0.8020
68	1.0280	68	0.9870	68	0.7990
69	1.0700	69	0.9880	69	0.7950
70	1.1050	70	0.9880	70	0.7920
71	1.1480	71	0.9890	71	0.7880
72	1.1920	72	0.9900	72	0.7850
73	1.1700	73	0.9940	73	0.7830
74	1.1540	74	0.9980	74	0.7810
75	1.1370	75	1.0010	75	0.7790
76	1.1190	76	1.0050	76	0.7760
77	1.1020	77	1.0090	77	0.7740
78	1.0860	78	1.0090	78	0.7610
79	1.0700	79	1.0090	79	0.7490
80	1.0530	80	1.0090	80	0.7360
81	1.0360	81	1.0100	81	0.7240
82	1.0240	82	1.0100	82	0.7120
83	1.0330	83	1.0100	83	0.7060
84	1.0420	84	1.0100	84	0.6980
85	1.0510	85	1.0100	85	0.6910
86	1.0600	86	1.0100	86	0.6840
87	1.0690	87	1.0100	87	0.6760
88	1.0210	88	1.0270	88	0.6740
89	0.9870	89	1.0400	89	0.6710
90+	0.9520	90+	1.0520	90+	0.6680

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Age of Head of Household**

Premium Component 3		Premium Component 4		Premium Component 5	
Age of Head of Household	Factor	Age of Head of Household	Factor	Age of Head of Household	Factor
00-18	1.8200	00-18	1.4870	00-18	1.2490
19	1.7790	19	1.4590	19	1.2360
20	1.7380	20	1.4310	20	1.2230
21	1.6970	21	1.4030	21	1.2100
22	1.6570	22	1.3760	22	1.1970
23	1.6160	23	1.3490	23	1.1840
24	1.5750	24	1.3220	24	1.1700
25	1.5340	25	1.2950	25	1.1570
26	1.4940	26	1.2810	26	1.1440
27	1.4530	27	1.2670	27	1.1310
28	1.4180	28	1.2470	28	1.1120
29	1.3870	29	1.2410	29	1.0900
30	1.3550	30	1.2350	30	1.0690
31	1.3230	31	1.2180	31	1.0470
32	1.2920	32	1.2120	32	1.0260
33	1.2690	33	1.2110	33	1.0230
34	1.2490	34	1.2000	34	1.0240
35	1.2290	35	1.1990	35	1.0260
36	1.2090	36	1.1990	36	1.0280
37	1.1890	37	1.1880	37	1.0290
38	1.1600	38	1.1710	38	1.0290
39	1.1300	39	1.1530	39	1.0290
40	1.1010	40	1.1120	40	1.0290
41	1.0710	41	1.0940	41	1.0290
42	1.0410	42	1.0770	42	1.0290
43	1.0380	43	1.0640	43	1.0220
44	1.0380	44	1.0530	44	1.0150
45	1.0380	45	1.0410	45	1.0070
46	1.0380	46	1.0300	46	1.0000
47	1.0380	47	1.0190	47	0.9930
48	1.0260	48	1.0120	48	0.9950
49	1.0130	49	1.0060	49	0.9970
50	1.0000	50	1.0000	50	1.0000
51	0.9870	51	0.9940	51	1.0030
52	0.9740	52	0.9880	52	1.0050
53	0.9590	53	0.9880	53	1.0110
54	0.9440	54	0.9880	54	1.0160
55	0.9290	55	0.9880	55	1.0220
56	0.9140	56	0.9880	56	1.0270
57	0.9000	57	0.9880	57	1.0320
58	0.8790	58	0.9900	58	1.0320
59	0.8590	59	0.9920	59	1.0320
60	0.8390	60	0.9940	60	1.0320
61	0.8190	61	0.9960	61	1.0320
62	0.7990	62	0.9980	62	1.0320
63	0.7790	63	1.0000	63	1.0340
64	0.7600	64	1.0010	64	1.0360
65	0.7400	65	1.0030	65	1.0380
66	0.7200	66	1.0050	66	1.0400
67	0.7010	67	1.0070	67	1.0420
68	0.6830	68	1.0120	68	1.0410
69	0.6660	69	1.0170	69	1.0410
70	0.6480	70	1.0210	70	1.0520
71	0.6310	71	1.0260	71	1.0620
72	0.6130	72	1.0300	72	1.0730
73	0.5960	73	1.0300	73	1.1010
74	0.5780	74	1.0300	74	1.1290
75	0.5600	75	1.0300	75	1.1570
76	0.5420	76	1.0300	76	1.1850
77	0.5250	77	1.0300	77	1.2130
78	0.5090	78	1.0580	78	1.2240
79	0.4930	79	1.0830	79	1.2370
80	0.4770	80	1.1080	80	1.2500
81	0.4610	81	1.1330	81	1.2640
82	0.4480	82	1.1580	82	1.2650
83	0.4480	83	1.2000	83	1.2780
84	0.4480	84	1.2390	84	1.2890
85	0.4480	85	1.2780	85	1.2990
86	0.4480	86	1.3160	86	1.3100
87	0.4480	87	1.3430	87	1.3200
88	0.4480	88	1.3460	88	1.3430
89	0.4480	89	1.3500	89	1.3620
90+	0.4480	90+	1.3530	90+	1.3810

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Age of Home**

Premium Component 1		Premium Component 2		Premium Component 6	
Age of Home	Factor	Age of Home	Factor	Age of Home	Factor
0	0.4870	0	0.3930	0	1.0000
1	0.4870	1	0.3930	1	1.0000
2	0.4980	2	0.4250	2	1.0000
3	0.5420	3	0.4700	3	1.0000
4	0.5840	4	0.5160	4	1.0000
5	0.6260	5	0.5670	5	1.0000
6	0.6600	6	0.6150	6	1.0000
7	0.6900	7	0.6640	7	1.0000
8	0.7250	8	0.7250	8	1.0000
9	0.7650	9	0.7880	9	1.0000
10	0.7970	10	0.8440	10	1.0000
11	0.8380	11	0.8920	11	1.0000
12	0.8780	12	0.9380	12	1.0000
13	0.9190	13	0.9820	13	1.0000
14	0.9590	14	1.0050	14	1.0000
15	1.0000	15	1.0000	15	1.0000
16	1.0410	16	0.9800	16	1.0000
17	1.0810	17	0.9490	17	1.0000
18	1.1220	18	0.9360	18	1.0000
19	1.1620	19	0.9260	19	1.0000
20	1.2030	20	0.9000	20	1.0000
21	1.2430	21	0.8650	21	1.0000
22	1.2840	22	0.8290	22	1.0000
23	1.3240	23	0.8090	23	1.0000
24	1.3490	24	0.7630	24	1.0000
25	1.3500	25	0.7630	25	1.0000
26	1.3570	26	0.7630	26	1.0000
27	1.3670	27	0.7630	27	1.0000
28	1.3780	28	0.7630	28	1.0000
29	1.3880	29	0.7630	29	1.0000
30	1.3990	30	0.7630	30	1.0000
31	1.4090	31	0.7630	31	1.0000
32	1.4190	32	0.7630	32	1.0000
33	1.4190	33	0.7630	33	1.0000
34	1.4190	34	0.7630	34	1.0000
35	1.4190	35	0.7790	35	1.0000
36	1.4190	36	0.7940	36	1.0000
37	1.4190	37	0.8090	37	1.0000
38	1.4230	38	0.8240	38	1.0000
39	1.4270	39	0.8400	39	1.0000
40	1.4300	40	0.8470	40	1.0000
41	1.4340	41	0.8470	41	1.0000
42	1.4380	42	0.8470	42	1.0000
43	1.4380	43	0.8470	43	1.0000
44	1.4380	44	0.8470	44	1.0000
45	1.4380	45	0.8470	45	1.0000
46	1.4380	46	0.8470	46	1.0000
47	1.4380	47	0.8470	47	1.0000
48	1.4380	48	0.8470	48	1.0000
49	1.4380	49	0.8470	49	1.0000
50	1.4380	50	0.8470	50	1.0000
51	1.4380	51	0.8470	51	1.0000
52	1.4380	52	0.8470	52	1.0000
53	1.4380	53	0.8470	53	1.0000
54	1.4380	54	0.8470	54	1.0000
55	1.4380	55	0.8470	55	1.0000
56	1.4380	56	0.8470	56	1.0000
57	1.4380	57	0.8470	57	1.0000
58	1.4380	58	0.8470	58	1.0000
59	1.4380	59	0.8470	59	1.0000
60	1.4380	60	0.8470	60	1.0000
61	1.4380	61	0.8470	61	1.0000
62	1.4380	62	0.8470	62	1.0000
63	1.4380	63	0.8470	63	1.0000
64	1.4380	64	0.8470	64	1.0000
65	1.4380	65	0.8470	65	1.0000
66	1.4380	66	0.8470	66	1.0000
67	1.4380	67	0.8470	67	1.0000
68	1.4380	68	0.8470	68	1.0000
69	1.4380	69	0.8470	69	1.0000
70	1.4380	70	0.8470	70	1.0000

Note: Revisions also apply to all renovation discounts, where applicable

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Age of Home**

Premium Component 3		Premium Component 4		Premium Component 5	
Age of Home	Factor	Age of Home	Factor	Age of Home	Factor
0	0.9660	0	0.4420	0	0.7920
1	0.9660	1	0.4420	1	0.8220
2	0.9660	2	0.4800	2	0.8490
3	0.9660	3	0.5290	3	0.8730
4	0.9670	4	0.5810	4	0.8930
5	0.9700	5	0.6370	5	0.9100
6	0.9740	6	0.6920	6	0.9230
7	0.9800	7	0.7460	7	0.9330
8	0.9800	8	0.8140	8	0.9400
9	0.9800	9	0.8910	9	0.9430
10	0.9800	10	0.9170	10	0.9450
11	0.9800	11	0.9510	11	0.9520
12	0.9800	12	0.9710	12	0.9610
13	0.9800	13	0.9770	13	0.9730
14	1.0000	14	1.0000	14	0.9860
15	1.0000	15	1.0000	15	1.0000
16	1.0000	16	1.0000	16	1.0140
17	1.0000	17	1.0000	17	1.0220
18	1.0000	18	1.0000	18	1.0220
19	1.0170	19	1.0000	19	1.0320
20	1.0170	20	1.0000	20	1.0420
21	1.0170	21	1.0000	21	1.0530
22	1.0170	22	1.0000	22	1.0630
23	1.0170	23	1.0000	23	1.0730
24	1.0170	24	1.0000	24	1.0830
25	1.0300	25	1.0050	25	1.0830
26	1.0310	26	0.9970	26	1.0830
27	1.0310	27	0.9900	27	1.0830
28	1.0320	28	0.9820	28	1.0830
29	1.0330	29	0.9730	29	1.0830
30	1.0340	30	0.9660	30	1.0830
31	1.0350	31	0.9580	31	1.0830
32	1.0350	32	0.9500	32	1.0830
33	1.0370	33	0.9470	33	1.0830
34	1.0390	34	0.9430	34	1.0830
35	1.0610	35	0.9430	35	1.0940
36	1.0840	36	0.9420	36	1.0940
37	1.1070	37	0.9420	37	1.0940
38	1.1300	38	0.9410	38	1.0940
39	1.1530	39	0.9400	39	1.0940
40	1.1660	40	0.9380	40	1.0940
41	1.1680	41	0.9360	41	1.0940
42	1.1700	42	0.9340	42	1.0940
43	1.1790	43	0.9240	43	1.0940
44	1.1880	44	0.9120	44	1.0940
45	1.1950	45	0.9040	45	1.0940
46	1.2040	46	0.8900	46	1.0940
47	1.2130	47	0.8780	47	1.0940
48	1.2180	48	0.8640	48	1.0940
49	1.2220	49	0.8500	49	1.0940
50	1.2280	50	0.8360	50	1.0940
51	1.2320	51	0.8230	51	1.0940
52	1.2380	52	0.8090	52	1.0940
53	1.2420	53	0.7950	53	1.0940
54	1.2470	54	0.7820	54	1.0940
55	1.2470	55	0.7740	55	1.0940
56	1.2470	56	0.7660	56	1.0940
57	1.2470	57	0.7570	57	1.0940
58	1.2470	58	0.7490	58	1.0940
59	1.2470	59	0.7400	59	1.0940
60	1.2470	60	0.7330	60	1.0940
61	1.2470	61	0.7250	61	1.0940
62	1.2470	62	0.7160	62	1.0940
63	1.2470	63	0.7080	63	1.0940
64	1.2470	64	0.6990	64	1.0940
65	1.2470	65	0.6900	65	1.0940
66	1.2470	66	0.6790	66	1.0940
67	1.2470	67	0.6690	67	1.0940
68	1.2470	68	0.6580	68	1.0940
69	1.2470	69	0.6470	69	1.0940
70	1.2470	70	0.6370	70	1.0940

Note: Revisions also apply to all renovation discounts, where applicable.

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Year Built**

Premium Component 7	
Age of Home	Factor
Prior to 1995	1.0000
1995	1.0000
1996	1.0000
1997	1.0000
1998	1.0000
1999	0.8000
2000	0.8000
2001	0.8000
2002	0.8000
2003	0.8000
2004	0.8000
2005	0.8000
2006	0.8000
2007	0.8000
2008	0.8000
2009	0.8000
2010	0.8000
2011	0.8000
2012	0.8000
2013	0.8000
2014	0.8000
2015	0.8000
2016	0.8000
2017	0.8000
2018	0.8000
2019	0.8000
2020	0.8000
After 2020	0.8000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Garage Description**

Premium Component 1		Premium Component 2		Premium Component 6	
Garage Description	Factor	Garage Description	Factor	Garage Description	Factor
None	1.3970	None	1.1540	None	1.2300
Carpent	1.1600	Carpent	1.1000	Carpent	1.3140
Detached	1.1160	Detached	1.3240	Detached	1.3660
1 Car Attached	1.0000	1 Car Attached	1.0000	1 Car Attached	1.0000
2 Car Attached	1.0000	2 Car Attached	1.0000	2 Car Attached	1.0000
3 Car Attached	1.0000	3 Car Attached	1.0000	3 Car Attached	1.0000
1 Car Built-in	1.0000	1 Car Built-in	1.0000	1 Car Built-in	1.0000
2 Car Built-in	1.0000	2 Car Built-in	1.0000	2 Car Built-in	1.0000
3 Car Built-in	1.0000	3 Car Built-in	1.0000	3 Car Built-in	1.0000
2 Car Carport	1.1600	2 Car Carport	1.1000	2 Car Carport	1.3140
3 Car Carport	1.1600	3 Car Carport	1.1000	3 Car Carport	1.3140
4 Car Carport	1.1600	4 Car Carport	1.1000	4 Car Carport	1.3140
4 Car Attached	1.0000	4 Car Attached	1.0000	4 Car Attached	1.0000
1 Car Basement Garage	1.0000	1 Car Basement Garage	1.0000	1 Car Basement Garage	1.0000
2 Car Basement Garage	1.0000	2 Car Basement Garage	1.0000	2 Car Basement Garage	1.0000
3 Car Basement Garage	1.0000	3 Car Basement Garage	1.0000	3 Car Basement Garage	1.0000
Premium Component 3		Premium Component 4		Premium Component 5	
Garage Description	Factor	Garage Description	Factor	Garage Description	Factor
None	1.2980	None	1.1210	None	1.1720
Carpent	1.2810	Carpent	1.1750	Carpent	1.1940
Detached	1.4040	Detached	1.0420	Detached	1.0950
1 Car Attached	1.0000	1 Car Attached	1.0000	1 Car Attached	1.0000
2 Car Attached	1.0000	2 Car Attached	1.0000	2 Car Attached	1.0000
3 Car Attached	1.0000	3 Car Attached	1.0000	3 Car Attached	1.0000
1 Car Built-in	1.0000	1 Car Built-in	1.0000	1 Car Built-in	1.0000
2 Car Built-in	1.0000	2 Car Built-in	1.0000	2 Car Built-in	1.0000
3 Car Built-in	1.0000	3 Car Built-in	1.0000	3 Car Built-in	1.0000
2 Car Carport	1.2810	2 Car Carport	1.1750	2 Car Carport	1.1940
3 Car Carport	1.2810	3 Car Carport	1.1750	3 Car Carport	1.1940
4 Car Carport	1.2810	4 Car Carport	1.1750	4 Car Carport	1.1940
4 Car Attached	1.0000	4 Car Attached	1.0000	4 Car Attached	1.0000
1 Car Basement Garage	1.0000	1 Car Basement Garage	1.0000	1 Car Basement Garage	1.0000
2 Car Basement Garage	1.0000	2 Car Basement Garage	1.0000	2 Car Basement Garage	1.0000
3 Car Basement Garage	1.0000	3 Car Basement Garage	1.0000	3 Car Basement Garage	1.0000
Premium Component 7					
Garage Description	Factor				
None	1.0000				
Carpent	1.0340				
Detached	0.9480				
1 Car Attached	1.0000				
2 Car Attached	1.0000				
3 Car Attached	1.0000				
1 Car Built-in	1.0000				
2 Car Built-in	1.0000				
3 Car Built-in	1.0000				
2 Car Carport	1.0340				
3 Car Carport	1.0340				
4 Car Carport	1.0340				
4 Car Attached	1.0000				
1 Car Basement Garage	1.0000				
2 Car Basement Garage	1.0000				
3 Car Basement Garage	1.0000				

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Dwelling Style**

Premium Component 1		Premium Component 3		Premium Component 5		Premium Component 7	
Dwelling Style	Factor						
1 story	1.0000						
1.5 stories	1.0310	1.5 stories	0.9080	1.5 stories	0.9670	1.5 stories	1.0340
2 stories	1.0310	2 stories	0.9080	2 stories	0.9670	2 stories	1.0340
2.5 stories	1.0310	2.5 stories	0.9080	2.5 stories	0.9670	2.5 stories	1.0340
3 stories	1.0310	3 stories	0.9180	3 stories	0.9670	3 stories	1.0340
Bi-level/rsd Ranch	0.9260	Bi-level/rsd Ranch	0.9030	Bi-level/rsd Ranch	0.9670	Bi-level/rsd Ranch	1.0340
Geodesic Dome	1.0310	Geodesic Dome	0.9180	Geodesic Dome	0.9670	Geodesic Dome	1.0340
Modular Home - 1 Story	2.0030	Modular Home - 1 Story	1.2490	Modular Home - 1 Story	1.0000	Modular Home - 1 Story	1.0000
Modular Home - 1.5 stories	2.0030	Modular Home - 1.5 stories	1.2490	Modular Home - 1.5 stories	1.0000	Modular Home - 1.5 stories	1.0000
Modular Home - 2 stories	2.0650	Modular Home - 2 stories	1.1340	Modular Home - 2 stories	0.9670	Modular Home - 2 stories	1.0340
Ornate Victorian	1.0310	Ornate Victorian	0.9180	Ornate Victorian	0.9670	Ornate Victorian	1.0340
Split level/Tri level	0.9260	Split level/Tri level	0.9030	Split level/Tri level	0.9670	Split level/Tri level	1.0340
Town House- center unit	1.1460	Town House- center unit	0.8290	Town House- center unit	0.8330	Town House- center unit	1.0340
Town House- end unit	1.1460	Town House- end unit	0.8290	Town House- end unit	0.8330	Town House- end unit	1.0340
Underground	1.0310	Underground	0.9180	Underground	0.9670	Underground	1.0340
Victorian	1.0310	Victorian	0.9180	Victorian	0.9670	Victorian	1.0340
Premium Component 2		Premium Component 4		Premium Component 6			
Dwelling Style	Factor	Dwelling Style	Factor	Dwelling Style	Factor		
1 story	1.0000	1 story	1.0000	1 story	1.0000		
1.5 stories	1.1590	1.5 stories	1.1360	1.5 stories	1.0000		
2 stories	1.1590	2 stories	1.1360	2 stories	1.0000		
2.5 stories	1.1590	2.5 stories	1.1360	2.5 stories	1.0000		
3 stories	1.0110	3 stories	1.1360	3 stories	1.0000		
Bi-level/rsd Ranch	1.1700	Bi-level/rsd Ranch	0.9730	Bi-level/rsd Ranch	1.0000		
Geodesic Dome	1.0110	Geodesic Dome	1.1360	Geodesic Dome	1.0000		
Modular Home - 1 Story	1.3660	Modular Home - 1 Story	1.1710	Modular Home - 1 Story	1.0000		
Modular Home - 1.5 stories	1.3660	Modular Home - 1.5 stories	1.1710	Modular Home - 1.5 stories	1.0000		
Modular Home - 2 stories	1.5830	Modular Home - 2 stories	1.3300	Modular Home - 2 stories	1.0000		
Ornate Victorian	1.0110	Ornate Victorian	1.1360	Ornate Victorian	1.0000		
Split level/Tri level	1.1700	Split level/Tri level	0.9730	Split level/Tri level	1.0000		
Town House- center unit	0.5390	Town House- center unit	1.3230	Town House- center unit	1.0000		
Town House- end unit	0.5390	Town House- end unit	1.3230	Town House- end unit	1.0000		
Underground	1.0110	Underground	1.1360	Underground	1.0000		
Victorian	1.0110	Victorian	1.1360	Victorian	1.0000		

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Occupancy Type**

Premium Component 1		Premium Component 2		Premium Component 6	
Occupancy Description	Factor	Occupancy Description	Factor	Occupancy Description	Factor
Seasonal with Liab/Md	1.0000	Seasonal with Liab/Md	1.0000	Seasonal with Liab/Md	0.0000
Secondary with L/M	0.9050	Secondary with L/M	0.6890	Secondary with L/M	0.0000
Owner occupied (prim)	1.0000	Owner occupied (prim)	1.0000	Owner occupied (prim)	1.0000
Non-owner occupied	1.0000	Non-owner occupied	1.0000	Non-owner occupied	0.2370
Renter	1.0000	Renter	1.0000	Renter	0.2370
Vacant	2.4000	Vacant	2.4000	Vacant	2.4000
Seasonal	1.0000	Seasonal	1.0000	Seasonal	0.0000
Secondary	0.9050	Secondary	0.6890	Secondary	0.0000
Premium Component 3		Premium Component 4		Premium Component 5	
Occupancy Description	Factor	Occupancy Description	Factor	Occupancy Description	Factor
Seasonal with Liab/Md	1.0000	Seasonal with Liab/Md	1.0000	Seasonal with Liab/Md	1.0000
Secondary with L/M	0.8350	Secondary with L/M	2.0840	Secondary with L/M	0.8810
Owner occupied (prim)	1.0000	Owner occupied (prim)	1.0000	Owner occupied (prim)	1.0000
Non-owner occupied	1.0000	Non-owner occupied	1.0000	Non-owner occupied	1.0000
Renter	1.0000	Renter	1.0000	Renter	1.0000
Vacant	2.4000	Vacant	2.4000	Vacant	2.4000
Seasonal	1.0000	Seasonal	1.0000	Seasonal	1.0000
Secondary	0.8350	Secondary	2.0840	Secondary	0.8810

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Number of Units**

Premium Component 1		Premium Component 2		Premium Component 6	
Number of Units	Factor	Number of Units	Factor	Number of Units	Factor
1	1.0000	1	1.0000	1	1.0000
2	1.2460	2	0.7340	2	1.0000
3	1.2460	3	0.6720	3	1.0000
4	1.2460	4	0.6720	4	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Number of Units	Factor	Number of Units	Factor	Number of Units	Factor
1	1.0000	1	1.0000	1	1.0000
2	0.8010	2	1.0000	2	1.0000
3	0.8010	3	1.0000	3	1.0000
4	0.8010	4	1.0000	4	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Construction Type**

Premium Component 1		Premium Component 2	
Construction Type	Factor	Construction Type	Factor
ADOBE	1.3690	ADOBE	1.0190
ALUMINUM	1.1210	ALUMINUM	1.4930
ALUM/PLASTIC	1.1210	ALUM/PLASTIC	1.4930
ASBESTOS SIDING	1.3860	ASBESTOS SIDING	1.0190
CEMENT FIBER SIDING	1.3690	CEMENT FIBER SIDING	1.0190
COMP ROLL SIDING	1.3690	COMP ROLL SIDING	1.0190
FRAME W/ 0%-33% MASONRY VENEER	1.0000	FRAME W/ 0%-33% MASONRY VENEER	1.0000
FRAME W/ 34%-66% MASONRY VENEER	1.0120	FRAME W/ 34%-66% MASONRY VENEER	0.9600
FRAME W/ 67%-100% MASONRY VENEER	1.0120	FRAME W/ 67%-100% MASONRY VENEER	0.9600
LOG HOME	1.3690	LOG HOME	0.9200
LOG HOME W/FINISHED INTERIOR	1.3690	LOG HOME W/FINISHED INTERIOR	0.9200
SOLID MASONRY-BRICK/STONE/ETC	0.8810	SOLID MASONRY-BRICK/STONE/ETC	1.0040
OTHER	1.3690	OTHER	1.0190
PLASTIC/VINYL SIDING	1.3450	PLASTIC/VINYL SIDING	1.0800
STUCCO ON FRAME	1.3690	STUCCO ON FRAME	1.0190
WOOD SIDING OVER FRAME	1.0530	WOOD SIDING OVER FRAME	1.0190

Premium Component 4		Premium Component 7	
Construction Type	Factor	Construction Type	Factor
ADOBE	0.9880	ADOBE	0.9000
ALUMINUM	1.0830	ALUMINUM	1.1200
ALUM/PLASTIC	1.0830	ALUM/PLASTIC	1.1200
ASBESTOS SIDING	1.0660	ASBESTOS SIDING	1.1200
CEMENT FIBER SIDING	0.9880	CEMENT FIBER SIDING	1.1200
COMP ROLL SIDING	0.9880	COMP ROLL SIDING	1.1200
FRAME W/ 0%-33% MASONRY VENEER	1.0000	FRAME W/ 0%-33% MASONRY VENEER	1.0000
FRAME W/ 34%-66% MASONRY VENEER	1.0230	FRAME W/ 34%-66% MASONRY VENEER	1.0000
FRAME W/ 67%-100% MASONRY VENEER	1.0230	FRAME W/ 67%-100% MASONRY VENEER	1.0000
LOG HOME	0.9890	LOG HOME	1.1200
LOG HOME W/FINISHED INTERIOR	0.9890	LOG HOME W/FINISHED INTERIOR	1.1200
SOLID MASONRY-BRICK/STONE/ETC	1.0670	SOLID MASONRY-BRICK/STONE/ETC	0.9000
OTHER	0.9880	OTHER	1.1200
PLASTIC/VINYL SIDING	1.0290	PLASTIC/VINYL SIDING	1.1200
STUCCO ON FRAME	0.9880	STUCCO ON FRAME	1.1200
WOOD SIDING OVER FRAME	1.0450	WOOD SIDING OVER FRAME	1.1200

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Home Square Footage**

Premium Component 1		Premium Component 2		Premium Component 6		Premium Component 7	
Square Footage	Factor						
0 - 999	1.0000	0 - 999	0.9730	0 - 999	0.9370	0 - 999	0.9080
1000 - 1199	1.0000	1000 - 1199	0.9550	1000 - 1199	0.9370	1000 - 1199	0.9430
1200 - 1399	1.0000	1200 - 1399	0.9730	1200 - 1399	0.9370	1200 - 1399	0.9860
1400 - 1599	1.0000	1400 - 1599	1.0000	1400 - 1599	1.0000	1400 - 1599	1.0000
1600 - 1799	1.0000	1600 - 1799	1.0130	1600 - 1799	1.0100	1600 - 1799	0.9700
1800 - 1999	1.0000	1800 - 1999	1.0420	1800 - 1999	1.0100	1800 - 1999	0.9810
2000 - 2199	1.0000	2000 - 2199	1.0570	2000 - 2199	1.0200	2000 - 2199	0.9100
2200 - 2399	1.0000	2200 - 2399	1.0610	2200 - 2399	1.0200	2200 - 2399	0.7970
2400 - 2599	1.0000	2400 - 2599	1.0640	2400 - 2599	1.0200	2400 - 2599	0.7740
2600 - 2799	1.0000	2600 - 2799	1.0270	2600 - 2799	1.0250	2600 - 2799	0.7480
2800 - 2999	1.0000	2800 - 2999	0.9850	2800 - 2999	1.0250	2800 - 2999	0.7210
3000 - 3499	1.0000	3000 - 3499	0.9850	3000 - 3499	1.0300	3000 - 3499	0.6760
3500-3999	1.0000	3500-3999	0.9910	3500-3999	1.0300	3500-3999	0.6110
4000+	1.0000	4000+	1.0730	4000+	1.0940	4000+	0.5420

Premium Component 3		Premium Component 4		Premium Component 5	
Square Footage	Factor	Square Footage	Factor	Square Footage	Factor
0 - 999	1.0000	0 - 999	1.0000	0 - 999	1.0000
1000 - 1199	1.0000	1000 - 1199	1.0000	1000 - 1199	1.0000
1200 - 1399	1.0000	1200 - 1399	1.0000	1200 - 1399	1.0000
1400 - 1599	1.0000	1400 - 1599	1.0000	1400 - 1599	1.0000
1600 - 1799	1.0000	1600 - 1799	1.0000	1600 - 1799	1.0000
1800 - 1999	1.0000	1800 - 1999	1.0000	1800 - 1999	1.0000
2000 - 2199	1.0000	2000 - 2199	1.0000	2000 - 2199	1.0000
2200 - 2399	1.0000	2200 - 2399	1.0000	2200 - 2399	1.0000
2400 - 2599	1.0000	2400 - 2599	1.0000	2400 - 2599	1.0000
2600 - 2799	1.0000	2600 - 2799	1.0000	2600 - 2799	1.0000
2800 - 2999	1.0000	2800 - 2999	1.0000	2800 - 2999	1.0000
3000 - 3499	1.0000	3000 - 3499	1.0000	3000 - 3499	1.0000
3500-3999	1.0000	3500-3999	1.0000	3500-3999	1.0000
4000+	1.0000	4000+	1.0000	4000+	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Fuel Type (Heating System)**

Premium Component 1		Premium Component 2		Premium Component 6	
Fuel Type	Factor	Fuel Type	Factor	Fuel Type	Factor
Coal	1.0000	Coal	1.0000	Coal	1.0000
Electric	1.1200	Electric	1.0000	Electric	1.0000
Gas	1.0000	Gas	1.0000	Gas	1.0000
Kerosene	1.0000	Kerosene	1.0000	Kerosene	1.0000
Oil	1.2040	Oil	1.0000	Oil	1.0000
Other/Unknown	1.0000	Other/Unknown	1.0000	Other/Unknown	1.0000
Wood	1.0000	Wood	1.0000	Wood	1.0000
Unknown	1.0000	Unknown	1.0000	Unknown	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Fuel Type	Factor	Fuel Type	Factor	Fuel Type	Factor
Coal	1.0000	Coal	1.0700	Coal	1.0000
Electric	1.0000	Electric	1.0000	Electric	1.0420
Gas	1.0000	Gas	1.0000	Gas	1.0000
Kerosene	1.0000	Kerosene	1.0700	Kerosene	1.0000
Oil	1.0000	Oil	0.9230	Oil	1.0000
Other/Unknown	1.0000	Other/Unknown	1.0700	Other/Unknown	1.0000
Wood	1.0000	Wood	1.0700	Wood	1.0000
Unknown	1.0000	Unknown	1.0700	Unknown	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Roof Type**

Premium Component 1		Premium Component 2		Premium Component 7	
Roof Type	Factor	Roof Type	Factor	Roof Type	Factor
Asphalt Shingle	1.0000	Asphalt Shingle	1.0000	Asphalt Shingle	1.0000
Wood Shingle	1.0160	Wood Shingle	1.3030	Wood Shingle	1.1000
Steel	1.0000	Steel	0.9100	Steel	1.0300
Synthetic	1.0000	Synthetic	0.7910	Synthetic	0.9500
Spanish Tile	1.0000	Spanish Tile	0.5220	Spanish Tile	0.9500
Concrete	0.7340	Concrete	0.4260	Concrete	0.9500
Slate	1.0000	Slate	1.4630	Slate	0.9500
Rock/Tar	1.0000	Rock/Tar	0.7130	Rock/Tar	1.0000
Copper	1.1620	Copper	0.8000	Copper	1.0300
Rolled Asphalt	1.0000	Rolled Asphalt	1.0000	Rolled Asphalt	1.0000
Sheet Metal	1.1620	Sheet Metal	0.8000	Sheet Metal	1.0300
Asphalt/Fiberglass	0.9920	Asphalt/Fiberglass	1.0000	Asphalt/Fiberglass	0.9500
Asphlt/Fbrgls-Hail Resistive	0.9920	Asphlt/Fbrgls-Hail Resistive	1.0000	Asphlt/Fbrgls-Hail Resistive	0.9500
Asphalt/Fiberglass-300 LB	0.9920	Asphalt/Fiberglass-300 LB	1.0000	Asphalt/Fiberglass-300 LB	0.9500
Rolled Asphalt - Peaked	1.0000	Rolled Asphalt - Peaked	1.0000	Rolled Asphalt - Peaked	1.0000
Plastic	1.0000	Plastic	0.7910	Plastic	1.0000
Recycled Roof Product	1.0000	Recycled Roof Product	0.7910	Recycled Roof Product	1.0000
Single-Ply Membrane	1.0000	Single-Ply Membrane	0.7910	Single-Ply Membrane	1.0000
Other	1.0000	Other	0.7910	Other	1.0000
Aluminum	1.1620	Aluminum	0.8000	Aluminum	1.0300
Victorian Scalloped	1.0160	Victorian Scalloped	1.3030	Victorian Scalloped	1.1000
Fiberglass Panel	1.0000	Fiberglass Panel	0.7910	Fiberglass Panel	1.0000
Plexiglass Roofing	1.0000	Plexiglass Roofing	0.7910	Plexiglass Roofing	1.0000
All Others Not Listed	1.0000	All Others Not Listed	0.7910	All Others Not Listed	1.0000
Torchdown Single-Ply	1.0000	Torchdown Single-Ply	0.7910	Torchdown Single-Ply	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Roof Type**

Premium Component 4		Premium Component 5	
Roof Type	Factor	Roof Type	Factor
Asphalt Shingle	1.0000	Asphalt Shingle	1.0000
Wood Shingle	1.0000	Wood Shingle	1.0000
Steel	1.0000	Steel	1.0000
Synthetic	1.0000	Synthetic	1.0000
Spanish Tile	1.0000	Spanish Tile	1.0000
Concrete	1.0000	Concrete	1.0000
Slate	1.0000	Slate	1.0000
Rock/Tar	1.0000	Rock/Tar	1.0000
Copper	1.0000	Copper	1.0000
Rolled Asphalt	1.0000	Rolled Asphalt	1.0000
Sheet Metal	1.0000	Sheet Metal	1.0000
Asphalt/Fiberglass	1.0000	Asphalt/Fiberglass	1.0000
Asphlt/Fbrgls-Hail Resistive	1.0000	Asphlt/Fbrgls-Hail Resistive	1.0000
Asphalt/Fiberglass-300 LB	1.0000	Asphalt/Fiberglass-300 LB	1.0000
Rolled Asphalt - Peaked	1.0000	Rolled Asphalt - Peaked	1.0000
Plastic	1.0000	Plastic	1.0000
Recycled Roof Product	1.0000	Recycled Roof Product	1.0000
Single-Ply Membrane	1.0000	Single-Ply Membrane	1.0000
Other	1.0000	Other	1.0000
Aluminum	1.0000	Aluminum	1.0000
Victorian Scalloped	1.0000	Victorian Scalloped	1.0000
Fiberglass Panel	1.0000	Fiberglass Panel	1.0000
Plexiglass Roofing	1.0000	Plexiglass Roofing	1.0000
All Others Not Listed	1.0000	All Others Not Listed	1.0000
Torchdown Single-Ply	1.0000	Torchdown Single-Ply	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Age of Roof**

Premium Component 2		Premium Component 7	
Age of Roof	Factor	Age of Roof	Factor
0	0.4270	0	0.7860
1	0.4750	1	0.7990
2	0.5430	2	0.8130
3	0.6540	3	0.8260
4	0.6810	4	0.8390
5	0.7600	5	0.8520
6	0.8160	6	0.8650
7	0.8900	7	0.8780
8	0.8900	8	0.8910
9	0.8900	9	0.9040
10	1.0000	10	0.9170
11	1.0000	11	0.9340
12	1.0000	12	0.9500
13	1.0000	13	0.9670
14	1.0000	14	0.9830
15	1.0000	15	1.0000
16	1.0000	16	1.0000
17	1.0000	17	1.0000
18	1.0000	18	1.0000
19	1.0000	19	1.0000
20	1.0000	20	1.0000
21	1.0000	21	1.0000
22	1.0000	22	1.0000
23	1.0000	23	1.0000
24	1.0000	24	1.0000
25	1.0000	25	1.0000
26	1.0000	26	1.0000
27	1.0000	27	1.0000
28	1.0000	28	1.0000
29	1.0000	29	1.0000
30 & over	1.0000	30 & over	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Presence of Basement**

Premium Component 1		Premium Component 2		Premium Component 6	
Basement Present?	Factor	Basement Present?	Factor	Basement Present?	Factor
Yes	1.0000	Yes	1.0000	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Basement Present?	Factor	Basement Present?	Factor	Basement Present?	Factor
Yes	1.0000	Yes	1.0410	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Number of Baths**

Premium Component 2		Premium Component 4		Premium Component 3	
Number of Baths	Factor	Number of Baths	Factor	Number of Baths	Factor
0	1.0000	0	1.0900	0	1.0000
1	1.0000	1	0.7870	1	1.0000
2	1.0000	2	1.0000	2	1.0000
3	1.0000	3	1.1620	3	1.0000
4	1.0000	4	1.3050	4	1.0000
5	1.0000	5	1.3350	5	1.0000
5+	1.0000	5+	1.3350	5+	1.0000

Premium Component 4		Premium Component 5	
Number of Baths	Factor	Number of Baths	Factor
0	1.0900	0	1.0000
1	0.7870	1	1.0000
2	1.0000	2	1.0000
3	1.1620	3	1.0000
4	1.3050	4	1.0000
5	1.3350	5	1.0000
5+	1.3350	5+	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Protection Class**

PPC	Premium Component 1 Miles from Fire Station																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17+
01	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.4000	1.4000	1.4000	1.4000	1.8800	1.8800	1.8800	1.8800	1.8800	1.8800	1.8800
02	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.5600	1.5600	1.5600	1.5600	2.0940	2.0940	2.0940	2.0940	2.0940	2.0940	2.0940
03	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.5600	1.5600	1.5600	1.5600	2.0950	2.0950	2.0950	2.0950	2.0950	2.0950	2.0950
04	1.1590	1.1590	1.1590	1.1590	1.1590	1.1590	1.6230	1.6230	1.6230	1.6230	2.1790	2.1790	2.1790	2.1790	2.1790	2.1790	2.1790
05	1.2920	1.2920	1.2920	1.2920	1.2920	1.2920	1.8090	1.8090	1.8090	1.8090	2.4290	2.4290	2.4290	2.4290	2.4290	2.4290	2.4290
06	1.4070	1.4070	1.4070	1.4070	1.4070	1.4070	1.9700	1.9700	1.9700	1.9700	2.6450	2.6450	2.6450	2.6450	2.6450	2.6450	2.6450
07	1.4290	1.4290	1.4290	1.4290	1.4290	1.4290	2.0010	2.0010	2.0010	2.0010	2.6870	2.6870	2.6870	2.6870	2.6870	2.6870	2.6870
08	1.8110	1.8110	1.8110	1.8110	1.8110	1.8110	2.5350	2.5350	2.5350	2.5350	3.4050	3.4050	3.4050	3.4050	3.4050	3.4050	3.4050
8A	1.5940	1.5940	1.5940	1.5940	1.5940	1.5940	2.5350	2.5350	2.5350	2.5350	3.4050	3.4050	3.4050	3.4050	3.4050	3.4050	3.4050
8B	1.8110	1.8110	1.8110	1.8110	1.8110	1.8110	2.5350	2.5350	2.5350	2.5350	3.4050	3.4050	3.4050	3.4050	3.4050	3.4050	3.4050
09	1.8960	1.8960	1.8960	1.8960	1.8960	1.8960	2.6540	2.6540	2.6540	2.6540	3.5650	3.5650	3.5650	3.5650	3.5650	3.5650	3.5650
10	2.3520	2.3520	2.3520	2.3520	2.3520	2.3520	3.2920	3.2920	3.2920	3.2920	4.4210	4.4210	4.4210	4.4210	4.4210	4.4210	4.4210

PPC	Premium Component 3 Miles from Fire Station																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17+
01	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
02	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560	0.9560
03	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220	0.8220
04	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490	0.7490
05	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200	0.7200
06	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370	0.7370
07	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860	0.7860
08	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640
8A	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640
8B	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640	0.8640
09	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930	0.9930
10	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760	1.0760

PPC	Premium Component 6 Miles from Fire Station																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17+
01	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
02	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580	0.7580
03	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470	0.8470
04	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330	0.9330
05	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550	0.9550
06	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030	1.0030
07	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
08	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950
8A	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950
8B	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950	1.2950
09	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340	1.3340
10	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390	1.5390

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****UL Approved Roof Rating Discount**

Premium Component 1		Premium Component 2	
System	Factor	System	Factor
UL 3	0.9990	UL 3	0.8380
UL 4	0.9990	UL 4	0.8380
No Discount	1.0000	No Discount	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Sprinkler Discount**

Premium Component 1		Premium Component 4	
System	Factor	System	Factor
Partial	0.8850	Partial	1.0000
Complete	0.8850	Complete	1.0000
No Discount	1.0000	No Discount	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Central Station Fire Alarm Discount**

Premium Component 1	
Discount?	Factor
Yes	0.9580
No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Non Smoker Discount**

Premium Component 1	
Discount?	Factor
Yes	0.9610
No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Central Burglar Alarm Discount**

Premium Component 1		Premium Component 2		Premium Component 6	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	1.0000	Yes	1.0000	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	0.9500	Yes	1.0000	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Permanent Storm Shutters**

Premium Component 7	
Discount?	Factor
Yes	0.9000
No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Roof Geometry**

Premium Component 7	
Roof Type	Factor
A-FRAME	1.0000
BARN	1.0000
CANOPY	1.0000
DORMER	1.0000
FLAT	1.0000
GABLE	1.0000
GAMBREL	1.0000
HIP	0.9500
MANSARD	0.9500
OTHER	1.0000
PITCHED	1.0000
SHED	1.0000
SWISS CHALET/ALPINE	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Wind/Hail Exclusionary**

Premium Component 2		Premium Component 7	
	Factor		Factor
Yes	0.0000	Yes	0.0000
No	1.0000	No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Interior Inspection Discount**

Premium Component 1		Premium Component 2		Premium Component 6	
Policy Period	Factor	Policy Period	Factor	Policy Period	Factor
1	0.9000	1	0.9000	1	0.9000
2	0.9300	2	0.9300	2	0.9300
3	0.9700	3	0.9700	3	0.9700

Premium Component 3		Premium Component 4		Premium Component 5	
Policy Period	Factor	Policy Period	Factor	Policy Period	Factor
1	0.9000	1	0.9000	1	0.9000
2	0.9300	2	0.9300	2	0.9300
3	0.9700	3	0.9700	3	0.9700

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Affinity Discount**

Premium Component 1		Premium Component 2		Premium Component 6	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	0.9300	Yes	0.9300	Yes	0.9300
No	1.0000	No	1.0000	No	1.0000
Premium Component 3		Premium Component 4		Premium Component 5	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	0.9300	Yes	0.9300	Yes	0.9300
No	1.0000	No	1.0000	No	1.0000
Premium Component 7					
Discount?	Factor				
Yes	0.9300				
No	1.0000				

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Home Safety Discount**

Premium Component 1		Premium Component 2		Premium Component 6	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	0.9700	Yes	0.9700	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	0.9700	Yes	0.9700	Yes	0.9700
No	1.0000	No	1.0000	No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Fortified Home Discount**

Premium Component 2	
Discount?	Factor
Yes	0.4000
No	1.0000

Premium Component 7	
Discount?	Factor
Yes	0.4000
No	1.0000

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

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Farmers Insurance Exchange

Alabama

Next Generation Homeowners

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Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Course of Construction**

Premium Component 1		Premium Component 2		Premium Component 6	
	Factor		Factor		Factor
COC3	1.0000	COC3	1.9160	COC3	1.0000
COC4	1.0000	COC4	1.4920	COC4	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
	Factor		Factor		Factor
COC3	1.2020	COC3	0.6650	COC3	6.3210
COC4	0.9360	COC4	0.5180	COC4	4.9240

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Auto/Home Discount**

Premium Component 1		Premium Component 2		Premium Component 6	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes - Farmers	0.8500	Yes - Farmers	0.8500	Yes - Farmers	0.8500
Yes - Bristol West	0.9300	Yes - Bristol West	0.9300	Yes - Bristol West	0.9300
Yes - 21st Century	0.8500	Yes - 21st Century	0.8500	Yes - 21st Century	0.8500
No	1.0000	No	1.0000	No	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes - Farmers	0.8500	Yes - Farmers	0.8500	Yes - Farmers	0.8500
Yes - Bristol West	0.9300	Yes - Bristol West	0.9300	Yes - Bristol West	0.9300
Yes - 21st Century	0.8500	Yes - 21st Century	0.8500	Yes - 21st Century	0.8500
No	1.0000	No	1.0000	No	1.0000

Premium Component 7	
Discount?	Factor
Yes - Farmers	0.8500
Yes - Bristol West	0.9300
Yes - 21st Century	0.8500
No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Home/Life Discount**

Premium Component 1		Premium Component 2		Premium Component 6	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	0.9430	Yes	1.0000	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Premium Component 3		Premium Component 4		Premium Component 5	
Discount?	Factor	Discount?	Factor	Discount?	Factor
Yes	1.0000	Yes	1.0000	Yes	1.0000
No	1.0000	No	1.0000	No	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Farmers Property Risk Assessment Code**

Premium Component 1		Premium Component 3		Premium Component 5		Premium Component 7	
FPRA Code	Factor						
A	0.1704	A	0.2332	A	0.3234	A	1.4641
B	0.1814	B	0.2716	B	0.3520	B	1.4641
C	0.1858	C	0.2826	C	0.3586	C	1.4641
D	0.2035	D	0.3135	D	0.3784	D	1.4641
E	0.2321	E	0.3333	E	0.4037	E	1.4641
F	0.2408	F	0.3531	F	0.4224	F	1.4641
G	0.2662	G	0.3685	G	0.4455	G	1.4641
H	0.2716	H	0.3751	H	0.4653	H	1.4641
I	0.2750	I	0.4004	I	0.4741	I	1.4641
J	0.3036	J	0.4060	J	0.4785	J	1.4641
K	0.3267	K	0.4312	K	0.5346	K	1.4641
L	0.3773	L	0.4345	L	0.5368	L	1.4641
M	0.3827	M	0.4554	M	0.5423	M	1.4641
N	0.3861	N	0.4587	N	0.5423	N	1.4641
O	0.4224	O	0.4851	O	0.5687	O	1.4641
P	0.4280	P	0.5104	P	0.5830	P	1.4641
Q	0.4323	Q	0.5137	Q	0.6105	Q	1.4641
R	0.4686	R	0.5522	R	0.6271	R	1.4641
S	0.5214	S	0.5764	S	0.6347	S	1.4641
T	0.6303	T	0.6215	T	0.6622	T	1.4641
U	0.6666	U	0.6776	U	0.7074	U	1.4641
V	0.7063	V	0.7733	V	0.8338	V	1.4641
W	1.0076	W	0.8383	W	1.0230	W	1.4641
X	1.1341	X	1.1066	X	1.1561	X	1.4641
Y	1.4641	Y	1.4641	Y	1.4641	Y	1.4641
ZE	0.3036	ZE	0.4060	ZE	0.4785	ZE	1.4641
ZJ	0.3036	ZJ	0.4060	ZJ	0.4785	ZJ	1.4641
ZO	0.3036	ZO	0.4060	ZO	0.4785	ZO	1.4641

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Farmers Property Risk Assessment Code**

Premium Component 2		Premium Component 4		Premium Component 6	
FPRA Code	Factor	FPRA Code	Factor	FPRA Code	Factor
A	1.1505	A	0.4103	A	0.3531
B	1.1516	B	0.4202	B	0.4060
C	1.1781	C	0.4455	C	0.4103
D	1.1835	D	0.4642	D	0.4170
E	1.1835	E	0.4730	E	0.4301
F	1.2254	F	0.5160	F	0.4466
G	1.2485	G	0.5302	G	0.4477
H	1.2551	H	0.5324	H	0.4510
I	1.2562	I	0.5665	I	0.4730
J	1.2573	J	0.5708	J	0.5412
K	1.2573	K	0.6347	K	0.6006
L	1.2605	L	0.6480	L	0.6028
M	1.3156	M	0.6545	M	0.6040
N	1.3211	N	0.6556	N	0.6271
O	1.3277	O	0.7063	O	0.6325
P	1.3332	P	0.7162	P	0.6622
Q	1.3343	Q	0.7227	Q	0.6710
R	1.3420	R	0.7447	R	0.6765
S	1.4256	S	0.7612	S	0.7162
T	1.4641	T	0.7876	T	0.8206
U	n/a	U	0.8657	U	0.8471
V	n/a	V	1.0515	V	0.8800
W	n/a	W	1.1286	W	1.0625
X	n/a	X	1.2287	X	1.1143
Y	n/a	Y	1.4641	Y	1.4641
ZE	1.2573	ZE	0.5708	ZE	0.5412
ZJ	1.2573	ZJ	0.5708	ZJ	0.5412
ZO	1.2573	ZO	0.5708	ZO	0.5412

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Auto/Homeowners Discount x FPRA**

Premium Component 4		
FPRA	Auto Home Discount:Yes	Auto Home Discount>No
A	1.0000	1.0000
B	1.0000	1.0000
C	1.0000	1.0000
D	1.0000	1.0000
E	1.0000	1.0000
F	1.0000	1.0000
G	1.0000	1.0000
H	1.0000	1.0000
I	1.0000	1.0000
J	1.0000	1.0000
K	1.0000	1.0000
L	1.0000	1.0000
M	1.0000	1.0000
N	1.0000	1.0000
O	1.0000	1.0000
P	1.0000	1.0000
Q	1.0000	1.0000
R	1.0000	1.0000
S	1.0000	1.0000
T	1.0000	1.0000
U	1.0000	1.0000
V	1.0000	1.0000
W	1.0000	1.0000
X	1.0000	1.0000
Y	1.0000	1.0000
ZE	1.0000	1.0000
ZJ	1.0000	1.0000
ZO	1.0000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Farmers Property Risk Assessment Code**

Premium Component 4		
Age of Head of Household	Auto Home Discount:Yes	Auto Home Discount:No
00-18	1.0000	1.0000
19	1.0000	1.0000
20	1.0000	1.0000
21	1.0000	1.0000
22	1.0000	1.0000
23	1.0000	1.0000
24	1.0000	1.0000
25	1.0000	1.0000
26	1.0000	1.0000
27	1.0000	1.0000
28	1.0000	1.0000
29	1.0000	1.0000
30	1.0000	1.0000
31	1.0000	1.0000
32	1.0000	1.0000
33	1.0000	1.0000
34	1.0000	1.0000
35	1.0000	1.0000
36	1.0000	1.0000
37	1.0000	1.0000
38	1.0000	1.0000
39	1.0000	1.0000
40	1.0000	1.0000
41	1.0000	1.0000
42	1.0000	1.0000
43	1.0000	1.0000
44	1.0000	1.0000
45	1.0000	1.0000
46	1.0000	1.0000
47	1.0000	1.0000
48	1.0000	1.0000
49	1.0000	1.0000
50	1.0000	1.0000
51	1.0000	1.0000
52	1.0000	1.0000
53	1.0000	1.0000
54	1.0000	1.0000
55	1.0000	1.0000
56	1.0000	1.0000
57	1.0000	1.0000
58	1.0000	1.0000
59	1.0000	1.0000
60	1.0000	1.0000
61	1.0000	1.0000
62	1.0000	1.0000
63	1.0000	1.0000
64	1.0000	1.0000
65	1.0000	1.0200
66	1.0000	1.0200
67	1.0000	1.0200
68	1.0000	1.0200
69	1.0000	1.0200
70	1.0000	1.0200
71	1.0000	1.0200
72	1.0000	1.0200
73	1.0000	1.0200
74	1.0000	1.0200
75	1.0000	1.0530
76	1.0000	1.0530
77	1.0000	1.0530
78	1.0000	1.0530
79	1.0000	1.0530
80	1.0000	1.0530
81	1.0000	1.0530
82	1.0000	1.0530
83	1.0000	1.0530
84	1.0000	1.0530
85	1.0000	1.0530
86	1.0000	1.0530
87	1.0000	1.0530
88	1.0000	1.0530
89	1.0000	1.0530
90+	1.0000	1.0530

Farmers Insurance Exchange

Alabama

Next Generation Homeowners

Age of Home x Roof Age

Premium Component

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Rate Migration**

Change Relativity		YR1	YR2	YR3	YR4	YR5
From	To					
0.000	0.090	0.1080	0.1035	1.0000	1.0000	1.0000
0.091	0.099	0.1092	0.1047	1.0000	1.0000	1.0000
0.100	0.110	0.1200	0.1150	1.0000	1.0000	1.0000
0.111	0.124	0.1332	0.1277	1.0000	1.0000	1.0000
0.125	0.126	0.1500	0.1438	1.0000	1.0000	1.0000
0.127	0.127	0.1524	0.1461	1.0000	1.0000	1.0000
0.128	0.129	0.1536	0.1472	1.0000	1.0000	1.0000
0.130	0.131	0.1560	0.1495	1.0000	1.0000	1.0000
0.132	0.132	0.1584	0.1518	1.0000	1.0000	1.0000
0.133	0.134	0.1596	0.1530	1.0000	1.0000	1.0000
0.135	0.136	0.1620	0.1553	1.0000	1.0000	1.0000
0.137	0.138	0.1644	0.1576	1.0000	1.0000	1.0000
0.139	0.140	0.1668	0.1599	1.0000	1.0000	1.0000
0.141	0.142	0.1692	0.1622	1.0000	1.0000	1.0000
0.143	0.144	0.1716	0.1645	1.0000	1.0000	1.0000
0.145	0.146	0.1740	0.1668	1.0000	1.0000	1.0000
0.147	0.148	0.1764	0.1691	1.0000	1.0000	1.0000
0.149	0.151	0.1788	0.1714	1.0000	1.0000	1.0000
0.152	0.153	0.1824	0.1748	1.0000	1.0000	1.0000
0.154	0.155	0.1848	0.1771	1.0000	1.0000	1.0000
0.156	0.158	0.1872	0.1794	1.0000	1.0000	1.0000
0.159	0.160	0.1908	0.1829	1.0000	1.0000	1.0000
0.161	0.163	0.1932	0.1852	1.0000	1.0000	1.0000
0.164	0.166	0.1968	0.1886	1.0000	1.0000	1.0000
0.167	0.169	0.2004	0.1921	1.0000	1.0000	1.0000
0.170	0.171	0.2040	0.1955	1.0000	1.0000	1.0000
0.172	0.174	0.2064	0.1978	1.0000	1.0000	1.0000
0.175	0.178	0.2100	0.2013	1.0000	1.0000	1.0000
0.179	0.181	0.2148	0.2059	1.0000	1.0000	1.0000
0.182	0.184	0.2184	0.2093	1.0000	1.0000	1.0000
0.185	0.188	0.2220	0.2128	1.0000	1.0000	1.0000
0.189	0.191	0.2268	0.2174	1.0000	1.0000	1.0000
0.192	0.195	0.2304	0.2208	1.0000	1.0000	1.0000
0.196	0.199	0.2352	0.2254	1.0000	1.0000	1.0000
0.200	0.203	0.2400	0.2300	1.0000	1.0000	1.0000
0.204	0.207	0.2448	0.2346	1.0000	1.0000	1.0000
0.208	0.212	0.2496	0.2392	1.0000	1.0000	1.0000
0.213	0.216	0.2556	0.2450	1.0000	1.0000	1.0000
0.217	0.221	0.2604	0.2496	1.0000	1.0000	1.0000
0.222	0.226	0.2664	0.2553	1.0000	1.0000	1.0000
0.227	0.232	0.2724	0.2611	1.0000	1.0000	1.0000
0.233	0.237	0.2796	0.2680	1.0000	1.0000	1.0000
0.238	0.243	0.2856	0.2737	1.0000	1.0000	1.0000
0.244	0.249	0.2928	0.2806	1.0000	1.0000	1.0000
0.250	0.255	0.3000	0.2875	1.0000	1.0000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Rate Migration**

Change Relativity		YR1	YR2	YR3	YR4	YR5
From	To					
0.256	0.262	0.3072	0.2944	1.0000	1.0000	1.0000
0.263	0.269	0.3156	0.3025	1.0000	1.0000	1.0000
0.270	0.277	0.3240	0.3105	1.0000	1.0000	1.0000
0.278	0.285	0.3336	0.3197	1.0000	1.0000	1.0000
0.286	0.293	0.3432	0.3289	1.0000	1.0000	1.0000
0.294	0.302	0.3528	0.3381	1.0000	1.0000	1.0000
0.303	0.312	0.3636	0.3485	1.0000	1.0000	1.0000
0.313	0.322	0.3756	0.3600	1.0000	1.0000	1.0000
0.323	0.332	0.3876	0.3715	1.0000	1.0000	1.0000
0.333	0.344	0.3996	0.3830	1.0000	1.0000	1.0000
0.345	0.356	0.4140	0.3968	1.0000	1.0000	1.0000
0.357	0.369	0.4284	0.4106	1.0000	1.0000	1.0000
0.370	0.384	0.4440	0.4255	1.0000	1.0000	1.0000
0.385	0.399	0.4620	0.4428	1.0000	1.0000	1.0000
0.400	0.416	0.4800	0.4600	1.0000	1.0000	1.0000
0.417	0.434	0.5004	0.4796	1.0000	1.0000	1.0000
0.435	0.454	0.5220	0.5003	1.0000	1.0000	1.0000
0.455	0.475	0.5460	0.5233	1.0000	1.0000	1.0000
0.476	0.499	0.5712	0.5474	1.0000	1.0000	1.0000
0.500	0.502	0.6000	0.5750	1.0000	1.0000	1.0000
0.503	0.504	0.6036	0.5785	1.0000	1.0000	1.0000
0.505	0.507	0.6060	0.5808	1.0000	1.0000	1.0000
0.508	0.509	0.6096	0.5842	1.0000	1.0000	1.0000
0.510	0.512	0.6120	0.5865	1.0000	1.0000	1.0000
0.513	0.515	0.6156	0.5900	1.0000	1.0000	1.0000
0.516	0.517	0.6192	0.5934	1.0000	1.0000	1.0000
0.518	0.520	0.6216	0.5957	1.0000	1.0000	1.0000
0.521	0.523	0.6252	0.5992	1.0000	1.0000	1.0000
0.524	0.525	0.6288	0.6026	1.0000	1.0000	1.0000
0.526	0.528	0.6312	0.6049	1.0000	1.0000	1.0000
0.529	0.531	0.6348	0.6084	1.0000	1.0000	1.0000
0.532	0.534	0.6384	0.6118	1.0000	1.0000	1.0000
0.535	0.537	0.6420	0.6153	1.0000	1.0000	1.0000
0.538	0.540	0.6456	0.6187	1.0000	1.0000	1.0000
0.541	0.543	0.6492	0.6222	1.0000	1.0000	1.0000
0.544	0.545	0.6528	0.6256	1.0000	1.0000	1.0000
0.546	0.549	0.6552	0.6279	1.0000	1.0000	1.0000
0.550	0.552	0.6600	0.6325	1.0000	1.0000	1.0000
0.553	0.555	0.6636	0.6360	1.0000	1.0000	1.0000
0.556	0.558	0.6672	0.6394	1.0000	1.0000	1.0000
0.559	0.561	0.6708	0.6429	1.0000	1.0000	1.0000
0.562	0.564	0.6744	0.6463	1.0000	1.0000	1.0000
0.565	0.567	0.6780	0.6498	1.0000	1.0000	1.0000
0.568	0.570	0.6816	0.6532	1.0000	1.0000	1.0000
0.571	0.574	0.6852	0.6567	1.0000	1.0000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Rate Migration**

Change Relativity		YR1	YR2	YR3	YR4	YR5
From	To					
0.575	0.577	0.6900	0.6613	1.0000	1.0000	1.0000
0.578	0.580	0.6936	0.6647	1.0000	1.0000	1.0000
0.581	0.584	0.6972	0.6682	1.0000	1.0000	1.0000
0.585	0.587	0.7020	0.6728	1.0000	1.0000	1.0000
0.588	0.591	0.7056	0.6762	1.0000	1.0000	1.0000
0.592	0.594	0.7104	0.6808	1.0000	1.0000	1.0000
0.595	0.598	0.7140	0.6843	1.0000	1.0000	1.0000
0.599	0.601	0.7188	0.6889	1.0000	1.0000	1.0000
0.602	0.605	0.7224	0.6923	1.0000	1.0000	1.0000
0.606	0.609	0.7272	0.6969	1.0000	1.0000	1.0000
0.610	0.613	0.7320	0.7015	1.0000	1.0000	1.0000
0.614	0.616	0.7368	0.7061	1.0000	1.0000	1.0000
0.617	0.620	0.7404	0.7096	1.0000	1.0000	1.0000
0.621	0.624	0.7452	0.7142	1.0000	1.0000	1.0000
0.625	0.628	0.7500	0.7188	1.0000	1.0000	1.0000
0.629	0.632	0.7548	0.7234	1.0000	1.0000	1.0000
0.633	0.636	0.7596	0.7280	1.0000	1.0000	1.0000
0.637	0.640	0.7644	0.7326	1.0000	1.0000	1.0000
0.641	0.644	0.7692	0.7372	1.0000	1.0000	1.0000
0.645	0.648	0.7740	0.7418	1.0000	1.0000	1.0000
0.649	0.653	0.7788	0.7464	1.0000	1.0000	1.0000
0.654	0.657	0.7848	0.7521	1.0000	1.0000	1.0000
0.658	0.661	0.7896	0.7567	1.0000	1.0000	1.0000
0.662	0.666	0.7944	0.7613	1.0000	1.0000	1.0000
0.667	0.670	0.8004	0.7671	1.0000	1.0000	1.0000
0.671	0.675	0.8052	0.7717	1.0000	1.0000	1.0000
0.676	0.679	0.8112	0.7774	1.0000	1.0000	1.0000
0.680	0.684	0.8160	0.7820	1.0000	1.0000	1.0000
0.685	0.689	0.8220	0.7878	1.0000	1.0000	1.0000
0.690	0.693	0.8280	0.7935	1.0000	1.0000	1.0000
0.694	0.698	0.8328	0.7981	1.0000	1.0000	1.0000
0.699	0.703	0.8388	0.8039	1.0000	1.0000	1.0000
0.704	0.708	0.8448	0.8096	1.0000	1.0000	1.0000
0.709	0.713	0.8508	0.8154	1.0000	1.0000	1.0000
0.714	0.718	0.8568	0.8211	1.0000	1.0000	1.0000
0.719	0.724	0.8628	0.8269	1.0000	1.0000	1.0000
0.725	0.729	0.8700	0.8338	1.0000	1.0000	1.0000
0.730	0.734	0.8760	0.8395	1.0000	1.0000	1.0000
0.735	0.740	0.8820	0.8453	1.0000	1.0000	1.0000
0.741	0.745	0.8892	0.8522	1.0000	1.0000	1.0000
0.746	0.751	0.8952	0.8579	1.0000	1.0000	1.0000
0.752	0.757	0.9024	0.8648	1.0000	1.0000	1.0000
0.758	0.762	0.9096	0.8717	1.0000	1.0000	1.0000
0.763	0.768	0.9156	0.8775	1.0000	1.0000	1.0000
0.769	0.774	0.9228	0.8844	1.0000	1.0000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Rate Migration**

Change Relativity		YR1	YR2	YR3	YR4	YR5
From	To					
0.775	0.780	0.9300	0.8913	1.0000	1.0000	1.0000
0.781	0.786	0.9372	0.8982	1.0000	1.0000	1.0000
0.787	0.793	0.9444	0.9051	1.0000	1.0000	1.0000
0.794	0.799	0.9528	0.9131	1.0000	1.0000	1.0000
0.800	0.806	0.9600	0.9200	1.0000	1.0000	1.0000
0.807	0.812	0.9684	0.9281	1.0000	1.0000	1.0000
0.813	0.819	0.9756	0.9350	1.0000	1.0000	1.0000
0.820	0.825	0.9840	0.9430	1.0000	1.0000	1.0000
0.826	0.832	0.9912	0.9499	1.0000	1.0000	1.0000
0.833	0.839	0.9996	0.9580	1.0000	1.0000	1.0000
0.840	0.847	1.0000	0.9660	1.0000	1.0000	1.0000
0.848	0.854	1.0000	0.9752	1.0000	1.0000	1.0000
0.855	0.861	1.0000	0.9833	1.0000	1.0000	1.0000
0.862	0.869	1.0000	0.9913	1.0000	1.0000	1.0000
0.870	0.876	1.0000	1.0000	1.0000	1.0000	1.0000
0.877	0.884	1.0000	1.0000	1.0000	1.0000	1.0000
0.885	0.892	1.0000	1.0000	1.0000	1.0000	1.0000
0.893	0.900	1.0000	1.0000	1.0000	1.0000	1.0000
0.901	0.908	1.0000	1.0000	1.0000	1.0000	1.0000
0.909	0.916	1.0000	1.0000	1.0000	1.0000	1.0000
0.917	0.925	1.0000	1.0000	1.0000	1.0000	1.0000
0.926	0.934	1.0000	1.0000	1.0000	1.0000	1.0000
0.935	0.942	1.0000	1.0000	1.0000	1.0000	1.0000
0.943	0.951	1.0000	1.0000	1.0000	1.0000	1.0000
0.952	0.961	1.0000	1.0000	1.0000	1.0000	1.0000
0.962	0.970	1.0000	1.0000	1.0000	1.0000	1.0000
0.971	0.979	1.0000	1.0000	1.0000	1.0000	1.0000
0.980	0.989	1.0000	1.0000	1.0000	1.0000	1.0000
0.990	0.999	1.0000	1.0000	1.0000	1.0000	1.0000
1.000	1.009	1.0000	1.0000	1.0000	1.0000	1.0000
1.010	1.019	1.0000	1.0000	1.0000	1.0000	1.0000
1.020	1.030	1.0000	1.0000	1.0000	1.0000	1.0000
1.031	1.041	1.0000	1.0000	1.0000	1.0000	1.0000
1.042	1.052	1.0000	1.0000	1.0000	1.0000	1.0000
1.053	1.063	1.0000	1.0000	1.0000	1.0000	1.0000
1.064	1.074	1.0000	1.0000	1.0000	1.0000	1.0000
1.075	1.086	1.0000	1.0000	1.0000	1.0000	1.0000
1.087	1.098	1.0000	1.0000	1.0000	1.0000	1.0000
1.099	1.110	1.0000	1.0000	1.0000	1.0000	1.0000
1.111	1.123	1.0000	1.0000	1.0000	1.0000	1.0000
1.124	1.135	1.0000	1.0000	1.0000	1.0000	1.0000
1.136	1.148	1.0000	1.0000	1.0000	1.0000	1.0000
1.149	1.162	1.0000	1.0000	1.0000	1.0000	1.0000
1.163	1.176	1.0000	1.0000	1.0000	1.0000	1.0000
1.177	1.190	1.0000	1.0000	1.0000	1.0000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Rate Migration**

Change Relativity		From	To	YR1	YR2	YR3	YR4	YR5
1.191		1.204		1.0000	1.0000	1.0000	1.0000	1.0000
1.205		1.219		1.0000	1.0000	1.0000	1.0000	1.0000
1.220		1.234		1.0000	1.0000	1.0000	1.0000	1.0000
1.235		1.249		1.0000	1.0000	1.0000	1.0000	1.0000
1.250		1.265		1.0000	1.0000	1.0000	1.0000	1.0000
1.266		1.281		1.0000	1.0000	1.0000	1.0000	1.0000
1.282		1.298		1.0000	1.0000	1.0000	1.0000	1.0000
1.299		1.315		1.0000	1.0000	1.0000	1.0000	1.0000
1.316		1.332		1.0000	1.0000	1.0000	1.0000	1.0000
1.333		1.350		1.0000	1.0000	1.0000	1.0000	1.0000
1.351		1.369		1.0000	1.0000	1.0000	1.0000	1.0000
1.370		1.388		1.0000	1.0000	1.0000	1.0000	1.0000
1.389		1.408		1.0000	1.0000	1.0000	1.0000	1.0000
1.409		1.428		1.0000	1.0000	1.0000	1.0000	1.0000
1.429		1.448		1.0000	1.0000	1.0000	1.0000	1.0000
1.449		1.470		1.0000	1.0000	1.0000	1.0000	1.0000
1.471		1.492		1.0000	1.0000	1.0000	1.0000	1.0000
1.493		1.514		1.0000	1.0000	1.0000	1.0000	1.0000
1.515		1.538		1.0000	1.0000	1.0000	1.0000	1.0000
1.539		1.562		1.0000	1.0000	1.0000	1.0000	1.0000
1.563		1.586		1.0000	1.0000	1.0000	1.0000	1.0000
1.587		1.612		1.0000	1.0000	1.0000	1.0000	1.0000
1.613		1.638		1.0000	1.0000	1.0000	1.0000	1.0000
1.639		1.666		1.0000	1.0000	1.0000	1.0000	1.0000
1.667		1.694		1.0000	1.0000	1.0000	1.0000	1.0000
1.695		1.723		1.0000	1.0000	1.0000	1.0000	1.0000
1.724		1.753		1.0000	1.0000	1.0000	1.0000	1.0000
1.754		1.785		1.0000	1.0000	1.0000	1.0000	1.0000
1.786		1.817		1.0000	1.0000	1.0000	1.0000	1.0000
1.818		1.851		1.0000	1.0000	1.0000	1.0000	1.0000
1.852		1.886		1.0000	1.0000	1.0000	1.0000	1.0000
1.887		1.922		1.0000	1.0000	1.0000	1.0000	1.0000
1.923		1.960		1.0000	1.0000	1.0000	1.0000	1.0000
1.961		1.999		1.0000	1.0000	1.0000	1.0000	1.0000
2.000		2.040		1.0000	1.0000	1.0000	1.0000	1.0000
2.041		2.082		1.0000	1.0000	1.0000	1.0000	1.0000
2.083		2.127		1.0000	1.0000	1.0000	1.0000	1.0000
2.128		2.173		1.0000	1.0000	1.0000	1.0000	1.0000
2.174		2.221		1.0000	1.0000	1.0000	1.0000	1.0000
2.222		2.272		1.0000	1.0000	1.0000	1.0000	1.0000
2.273		2.325		1.0000	1.0000	1.0000	1.0000	1.0000
2.326		2.380		1.0000	1.0000	1.0000	1.0000	1.0000
2.381		2.438		1.0000	1.0000	1.0000	1.0000	1.0000
2.439		2.499		1.0000	1.0000	1.0000	1.0000	1.0000
2.500		2.563		1.0000	1.0000	1.0000	1.0000	1.0000

Farmers Insurance Exchange**Alabama****Next Generation Homeowners****Rate Migration**

Change Relativity		From	To	YR1	YR2	YR3	YR4	YR5
2.564	2.631	2.631	2.631	1.0000	1.0000	1.0000	1.0000	1.0000
2.632	2.702	2.702	2.702	1.0000	1.0000	1.0000	1.0000	1.0000
2.703	2.777	2.777	2.777	1.0000	1.0000	1.0000	1.0000	1.0000
2.778	2.856	2.856	2.856	1.0000	1.0000	1.0000	1.0000	1.0000
2.857	2.940	2.940	2.940	1.0000	1.0000	1.0000	1.0000	1.0000
2.941	3.029	3.029	3.029	1.0000	1.0000	1.0000	1.0000	1.0000
3.030	3.124	3.124	3.124	1.0000	1.0000	1.0000	1.0000	1.0000
3.125	3.225	3.225	3.225	1.0000	1.0000	1.0000	1.0000	1.0000
3.226	3.332	3.332	3.332	1.0000	1.0000	1.0000	1.0000	1.0000
3.333	3.447	3.447	3.447	1.0000	1.0000	1.0000	1.0000	1.0000
3.448	3.570	3.570	3.570	1.0000	1.0000	1.0000	1.0000	1.0000
3.571	3.703	3.703	3.703	1.0000	1.0000	1.0000	1.0000	1.0000
3.704	3.845	3.845	3.845	1.0000	1.0000	1.0000	1.0000	1.0000
3.846	3.999	3.999	3.999	1.0000	1.0000	1.0000	1.0000	1.0000
4.000	4.166	4.166	4.166	1.0000	1.0000	1.0000	1.0000	1.0000
4.167	4.347	4.347	4.347	1.0000	1.0000	1.0000	1.0000	1.0000
4.348	4.545	4.545	4.545	1.0000	1.0000	1.0000	1.0000	1.0000
4.546	4.761	4.761	4.761	1.0000	1.0000	1.0000	1.0000	1.0000
4.762	4.999	4.999	4.999	1.0000	1.0000	1.0000	1.0000	1.0000
5.000	5.262	5.262	5.262	1.0000	1.0000	1.0000	1.0000	1.0000
5.263	5.555	5.555	5.555	1.0000	1.0000	1.0000	1.0000	1.0000
5.556	5.881	5.881	5.881	1.0000	1.0000	1.0000	1.0000	1.0000
5.882	6.249	6.249	6.249	1.0000	1.0000	1.0000	1.0000	1.0000
6.250	6.666	6.666	6.666	1.0000	1.0000	1.0000	1.0000	1.0000
6.667	7.142	7.142	7.142	1.0000	1.0000	1.0000	1.0000	1.0000
7.143	7.691	7.691	7.691	1.0000	1.0000	1.0000	1.0000	1.0000
7.692	8.332	8.332	8.332	1.0000	1.0000	1.0000	1.0000	1.0000
8.333	9.090	9.090	9.090	1.0000	1.0000	1.0000	1.0000	1.0000
9.091	9.999	9.999	9.999	1.0000	1.0000	1.0000	1.0000	1.0000
10.000	11.110	11.110	11.110	1.0000	1.0000	1.0000	1.0000	1.0000
11.111	12.499	12.499	12.499	1.0000	1.0000	1.0000	1.0000	1.0000
12.500	14.285	14.285	14.285	1.0000	1.0000	1.0000	1.0000	1.0000
14.286	16.666	16.666	16.666	1.0000	1.0000	1.0000	1.0000	1.0000
16.667	19.999	19.999	19.999	1.0000	1.0000	1.0000	1.0000	1.0000
20.000	24.999	24.999	24.999	1.0000	1.0000	1.0000	1.0000	1.0000
25.000	33.332	33.332	33.332	1.0000	1.0000	1.0000	1.0000	1.0000
33.333	49.999	49.999	49.999	1.0000	1.0000	1.0000	1.0000	1.0000
50.000	99.999	99.999	99.999	1.0000	1.0000	1.0000	1.0000	1.0000
100.000	Unlimited	Unlimited	Unlimited	1.0000	1.0000	1.0000	1.0000	1.0000

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

RATING RULES

RESERVED FOR FUTURE USE

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

COVERAGE C — INCREASED LIMITS ON RESIDENCE PREMISES

Rate per \$1,000	\$1.60
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FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

COVERAGE D – LOSS OF USE — INCREASED LIMITS

Rate per \$1,000	\$4.00
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FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

BUILDING ORDINANCE OR LAW COVERAGE

There are three limits for Building Ordinance or Law Coverage available. The premium for this coverage is determined by applying the following factors to the total of Premium Components 1, 2, 3, 4, 5, and 7:

Amount of Coverage	Factor
25% of Coverage A	0.05
50% of Coverage A	0.10

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

EXTENDED REPLACEMENT COST – INCREASED LIMITS

The premium for this Extended Replacement Cost – increased limits of coverage is determined by applying the following factors to the total of Premium Components 1, 2, 3, 4, 5, and 7.

Limit	Factor
125% of Coverage A	No charge
150% of Coverage A	0.10

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

MODIFIED LOSS SETTLEMENT ENDORSEMENT – J6234

The Modified Loss Settlement Factor is applied in the premium calculation when the Loss Settlement Condition is modified by the J6234 Endorsement. The premium, where applicable, is calculated by following the following steps:

- A. Establish the Market Value of the Dwelling..... = \$ _____
- B. Establish Full Replacement Cost of Dwelling..... = \$ _____
- C. Determine percent of Market Value to Full Replacement Cost (A/B)..... = _____ %
- D. If Market Value is 80.0% or more of Full Replacement Cost, Endorsement J6234 should not be written.
- E. If Market Value is 79.0% or less of Full Replacement Cost, then the factor corresponding to the ratio (A/B) is applied in the premium calculation.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION I — PROPERTY****ACTUAL CASH VALUE LOSS SETTLEMENT ENDORSEMENT FOR ROOF COVERINGS – J6235**

Multiply the total of the premiums for premium components 1, 2, 3, 4, 5, and 7 by the factor below for those policyholders who elect actual cash value settlement option on the roof.

Factor	0.05
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Subtract the amount from the final premium.

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

**INCREASED LIMITS ON PERSONAL PROPERTY IN OTHER RESIDENCES -
COVERAGE C - J6237**

Rate per \$1,000/First \$1,000	\$12.00
Rater per \$1,000 each add \$1,000	\$9.00

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

BUSINESS PURSUITS ON/OFF RESIDENCE PREMISES – J6243

Business Personal Property is covered up to \$2500 on residence premises. However, an incidental office, professional, private school or studio occupancy in the home or in a separate structure located on the residence premises is permissible. For this coverage to apply, a premium must be charged for the additional "Business Premises" contents and liability exposures.

The percentage of Coverage C — Section I relative to the percentage of coverage extended off of Coverage A for all classes of Business Pursuits must be increased an additional 10 percentage points. It is not correct to simply increase the existing Coverage C policy limits by a flat 10 percent.

Example:

Section I: Property	Farmers Insurance Exchange	Current Coverage Limits	With Business Property (J6243)	Total Amount of Increase in Coverage C	New Coverage C Limits
Next Gen Homeowners	Coverage C – 75% of Coverage A	Cov. A = \$100,000 Cov C = \$75,000	Increase of Coverage C to 85% of Coverage A (i.e., 75% +10%)	\$10,000	\$85,000

Refer to the "Optional Coverages - Section II - Liability" section of the manual under "Business Pursuits - On and Off Premises – J6243" for the applicable additional liability premium.

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES – SECTION I - PROPERTY

★ INCIDENTAL FARM OR RANCH ENDORSEMENT – AL008

Property Coverage Rates

(See Optional Coverages – Section II – Liability for additional rating of this endorsement)

★ Rate per \$1,000 (\$500 Deductible)	
Equipment	\$6.65
Building	\$17.00

The following deductible schedule applies to Building and Equipment:

Deductible	Factor
\$250 All Peril*	0.9800
\$500 All Peril	0.8721
\$1,000 All Peril	0.8034
1,500 All Peril	0.7600
\$2,500 All Peril	0.6600
\$5,000 All Peril	0.4700
\$7,500 All Peril	0.4000
\$10,000 All Peril	0.3300
0.5% All Peril	0.8000
1.0% All Peril	0.7000
1.5% All Peril	0.6100
2.0% All Peril	0.5300
3.0% All Peril	0.4300
5.0% All Peril	0.3100
\$250 with 1%Wind/Hail*	1.0000
\$250 with 2%Wind/Hail*	0.9800
\$250 with 5% Wind/Hail*	1.0000
\$500 with \$1,500 Wind/Hail*	0.8000
\$500 with \$2,500 Wind/Hail*	0.7400
\$500 with 1%Wind/Hail	0.8721
\$500 with 2%Wind/Hail	0.8721
\$500 with 3% Wind/Hail	0.9361
\$500 with 5% Wind/Hail*	1.0000
\$1,000 with \$1,500 Wind/Hail*	0.7800
\$1,000 with \$2,500 Wind/Hail*	0.7200
\$1,000 with 1%Wind/Hail	0.8034
\$1,000 with 2% Wind/Hail	0.8034
\$1,000 with 3% Wind/Hail	0.9017
\$1,000 with 5% Wind/Hail	1.0000
\$2,500 with 1% Wind/Hail*	0.6600
\$2,500 with 2% Wind/Hail*	0.6600
\$2,500 with 5% Wind/Hail*	1.0000
\$5,000 with 1% Wind/Hail*	0.4700
\$5,000 with 2% Wind/Hail*	1.0000
\$5,000 with 5% Wind/Hail*	1.0000

Deductible	Factor
\$250 with 1%Hurricane*	0.9800
\$250 with 2%Hurricane*	0.9800
\$250 with 3%Hurricane*	0.9800
\$250 with 5%Hurricane*	0.9800
\$250 with 10%Hurricane*	1.0000
\$500 with 1% Hurricane	0.8721
\$500 with 2% Hurricane	0.8721
\$500 with 3% Hurricane	0.8721
\$500 with 5% Hurricane	0.8721
\$500 with 10% Hurricane*	1.0000
\$1,000 with 1% Hurricane	0.8034
\$1,000 with 2% Hurricane	0.8034
\$1,000 with 3% Hurricane	0.8034
\$1,000 with 5% Hurricane	0.8034
\$1,000 with 10% Hurricane*	1.0000
\$2,500 with 1% Hurricane*	0.6600
\$2,500 with 2% Hurricane*	0.6600
\$2,500 with 3% Hurricane*	0.6600
\$2,500 with 5% Hurricane*	0.6600
\$2,500 with 10% Hurricane*	1.0000
\$5,000 with 1% Hurricane*	1.0000
\$5,000 with 2% Hurricane*	0.4700
\$5,000 with 3% Hurricane*	1.0000
\$5,000 with 5% Hurricane*	0.4700
\$5,000 with 10% Hurricane*	1.0000

*Not available for new business

Property Section

Optional Coverage Rates

3009

Alabama

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

SEPARATE STRUCTURES — INCREASED LIMITS
SEPARATE STRUCTURES — SPECIFIC LIMITS — J6248

The following rate per \$1,000 applies to both of the above coverages.

Rate per \$1,000	\$4.00
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FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

INCREASED SPECIAL LIMIT ON CARDS AND COMIC BOOKS – J6251

Rate per \$500	\$5.00
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FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES – SECTION I - PROPERTY

SCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6252

Personal Articles – Jewelry

To determine the premium for a personal article(s)

1. Determine the amount of coverage necessary for the article(s).
2. Divide the amount of coverage from Step 1 by 100.
3. Multiply the result from Step 2 by the base rate and round the product to the nearest cent.
4. Multiply the result from Step 3 by the factor for the selected deductible and round the product to the nearest cent.
5. Multiply the result from Step 4 by the factor derived from ZIP code factor for premium component 3 and round the product to the nearest cent.
6. If applicable, multiply the result from Step 5 by the factor for the Central Burglar Alarm and round the product to the nearest cent.
7. If applicable, multiply the result from Step 6 by the factor for the Gem Print and round the product to the nearest cent.
8. If applicable, multiply the result from Step 7 by the factor for the Agreed value option and round the product to the nearest cent.
9. If applicable, multiply the result from Step 8 by the factor for the Bill of Sale and round the product to the nearest cent.

Amount of Coverage	Base Rate Per \$100
\$0 to \$5,000	0.90
\$5,001 - \$10,000	0.90
\$10,001 - \$20,000	0.98
Over \$20,000	1.08

Amount of Deductible	Factor
Full Coverage	1.00
\$250 All Peril	0.91
\$500 All Peril	0.82
\$1000 All Peril	0.74
\$2500 All Peril	0.65

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES – SECTION I - PROPERTY

SCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6252 (CONTINUED)

Personal Articles – Jewelry (Continued)

Zip Code Factor	Factor
0.00 to 0.50	0.95
0.51 to 1.00	1.00
1.01 to 1.50	1.05
1.51 to 2.00	1.10
2.01 to 2.50	1.15
2.51 to 3.00	1.20
3.01 to 3.50	1.25
3.51 to 4.00	1.30
4.01 to 4.50	1.35
Greater than 4.51	1.40

Type	Factor
Central Station Burglar Alarm Discount	0.90
Gem Print Discount	0.90
Agreed Value Option	1.45
Bill of Sale with Replacement Cost	1.25

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES – SECTION I - PROPERTY

SCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6252 (CONTINUED)**Personal Articles – Fine Arts**

To determine the premium for a personal article(s)

1. Determine the amount of coverage necessary for the article(s).
2. Divide the amount of coverage from Step 1 by 100.
3. Multiply the result from Step 2 by the base rate for the selected type and round the product to the nearest cent.
4. Multiply the result from Step 3 by the factor derived from ZIP code factor for premium component 3 and round the product to the nearest cent.
5. Multiply the result from Step 4 by the factor for the Protection Class and round the product 1. to the nearest cent.
6. If applicable, multiply the result from Step 5 by the factor for the Central Burglar Alarm and round the product to the nearest cent.
7. If applicable, multiply the result from Step 6 by the factor for the Breakage and round the product to the nearest cent.

Amount of Coverage	Base Rate Per \$100
\$0 to \$5,000	0.22
\$5,001 - \$10,000	0.22
Over \$10,000	0.22

Zip Code Factor	Factor
0.00 to 0.50	0.95
0.51 to 1.00	1.00
1.01 to 1.50	1.05
1.51 to 2.00	1.10
2.01 to 2.50	1.15
2.51 to 3.00	1.20
3.01 to 3.50	1.25
3.51 to 4.00	1.30
4.01 to 4.50	1.35
Greater than 4.51	1.40

Protection Class	Factor
1, 2, 3, 4, 5	1.00
6, 7, 8	1.00
8A, 8B, 9	1.00
10	1.40

Type	Factor
Central Station Burglar Alarm Discount	0.90
Breakage Premium	1.35

FARMERS INSURANCE EXCHANGE
OPTIONAL COVERAGES – SECTION I - PROPERTY

SCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6252 (CONTINUED)**Personal Articles – Silverware, Firearms, Furs**

To determine the premium for a personal article(s)

1. Determine the amount of coverage necessary for the article(s).
2. Divide the amount of coverage from Step 1 by 100.
3. Multiply the result from Step 2 by the base rate for the selected type and round the product to the nearest cent.
4. Multiply the result from Step 3 by the factor derived from ZIP code factor for premium component 3 and round the product to the nearest cent.
5. If applicable, multiply the result from Step 4 by the factor for the Central Burglar Alarm and round the product to the nearest cent

Furs

Amount of Coverage	Base Rate Per \$100
All	0.45

Silverware, Goldware, etc

Amount of Coverage	Base Rate Per \$100
\$0 to \$10,000	0.30
Over \$10,000	0.31

Firearms

Amount of Coverage	Base Rate Per \$100
All	0.79

Zip Code Factor

Zip Code Factor	Factor
0.00 to 0.50	0.95
0.51 to 1.00	1.00
1.01 to 1.50	1.05
1.51 to 2.00	1.10
2.01 to 2.50	1.15
2.51 to 3.00	1.20
3.01 to 3.50	1.25
3.51 to 4.00	1.30
4.01 to 4.50	1.35
Greater than 4.51	1.40

Type

Type	Factor
Central Station Burglar Alarm Discount	0.90

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES – SECTION I - PROPERTY

SCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6252 (CONTINUED)**Personal Articles – Camera**

To determine the premium for a personal article(s)

1. Determine the amount of coverage necessary for the article(s).
2. If Miscellaneous Items coverage is selected add \$500 to the base coverage from Step 1.
3. Divide the amount of coverage from Step 2 by 100.
4. Multiply the result from Step 3 by the base rate for the selected type and round the product to the nearest cent.
5. Multiply the result from Step 4 by the factor derived from ZIP code factor for premium component 3 and round the product to the nearest cent.
6. If applicable, multiply the result from Step 5 by the factor for the Central Burglar Alarm and round the product to the nearest cent.

Amount of Coverage	Base Rate Per \$100
\$0 to \$5,000	1.50
\$5,001 - \$10,000	1.50
Over \$10,000	1.50

Zip Code Factor	Factor
0.00 to 0.50	0.95
0.51 to 1.00	1.00
1.01 to 1.50	1.05
1.51 to 2.00	1.10
2.01 to 2.50	1.15
2.51 to 3.00	1.20
3.01 to 3.50	1.25
3.51 to 4.00	1.30
4.01 to 4.50	1.35
Greater than 4.51	1.40

Type	Factor
Central Station Burglar Alarm Discount	0.90

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES – SECTION I - PROPERTY

SCHEDULED PERSONAL ARTICLES ENDORSEMENT – J6252 (CONTINUED)

Personal Articles – Musical Instruments

To determine the premium for a personal article(s)

1. Determine the amount of coverage necessary for the article(s).
2. Divide the amount of coverage from Step 1 by 100.
3. Multiply the result from Step 2 by the base rate for the selected type and round the product to the nearest cent.
4. Multiply the result from Step 3 by the factor derived from ZIP code factor for premium component 3 and round the product to the nearest cent.
5. If applicable, multiply the result from Step 4 by the factor for the Central Burglar Alarm and round the product to the nearest cent.
6. If applicable, multiply the result from Step 5 by the factor for Professional and round the product to the nearest cent.

Amount of Coverage	Base Rate Per \$100
\$0 to \$5,000	0.65
\$5,001 - \$10,000	0.65
Over \$10,000	0.65

Zip Code Factor	Factor
0.00 to 0.50	0.95
0.51 to 1.00	1.00
1.01 to 1.50	1.05
1.51 to 2.00	1.10
2.01 to 2.50	1.15
2.51 to 3.00	1.20
3.01 to 3.50	1.25
3.51 to 4.00	1.30
4.01 to 4.50	1.35
Greater than 4.51	1.40

Type	Factor
Central Station Burglar Alarm Discount	0.90
Professional	5.00

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

COURSE OF CONSTRUCTION – RECONSTRUCTION ENDORSEMENT – J6253

A factor is applied in the premium calculation if the endorsement J6253 is included on the policy. The factor is based on the inclusion or exclusion of Coverages C (Personal Property) and D (Additional Living Expense) in the endorsed policy.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

INCREASED SPECIAL LIMITS ON CERTAIN PERSONAL PROPERTY – J6254

ELECTRONIC DATA PROCESSING EQUIPMENT

Rate per \$1000	\$3.20
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FIREARMS

Rate per \$500	\$4.00
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SILVERWARE, GOLDWARE, ETC.

Rate per \$500	\$1.00
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SECURITIES, DEEDS, ETC.

Rate per \$100	\$4.00
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JEWELRY, WATCHES, FURS, ETC.

Rate per \$500 To \$2500	\$5.00
Rate per \$500 next \$7500	\$4.00

Apply the ZIP code factor for premium component 3 to the rate to get the final premium for Jewelry, Watches, Furs, etc.

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION I — PROPERTY****ENDORSEMENT ADDING PERSONAL WATERCRAFT COVERAGE – J6259****Comprehensive Coverage Rates (Watercraft and Trailer)**

(See Optional Coverages – Section II – Liability for additional rating of this endorsement)

Deductible Amount	Rate per \$100
\$250	\$4.00
\$500	\$3.60
\$1,000	\$3.00

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION I — PROPERTY****★ RESIDENCE GLASS – WAIVER OF DEDUCTIBLE – J6260**

Deductible	Annual Premium
\$250 All Peril*	\$18
\$500 All Peril	\$20
\$1,000 All Peril	\$24
1,500 All Peril	\$28
\$2,500 All Peril	\$36
\$5,000 All Peril	\$42
\$7,500 All Peril	\$37
\$10,000 All Peril	\$32
0.5% All Peril	\$24
1.0% All Peril	\$33
1.5% All Peril	\$38
2.0% All Peril	\$40
3.0% All Peril	\$39
5.0% All Peril	\$31
\$250 with 1% Wind/Hail*	\$20
\$250 with 2% Wind/Hail*	\$22
\$250 with 5% Wind/Hail*	\$22
\$500 with \$1,500 Wind/Hail*	\$25
\$500 with \$2,500 Wind/Hail*	\$30
\$500 with 1% Wind/Hail	\$22
\$500 with 2% Wind/Hail	\$24
\$500 with 3% Wind/Hail	\$25
\$500 with 5% Wind/Hail*	\$26
\$1,000 with \$1,500 Wind/Hail*	\$26
\$1,000 with \$2,500 Wind/Hail*	\$31
\$1,000 with 1% Wind/Hail	\$26
\$1,000 with 2% Wind/Hail	\$28
\$1,000 with 3% Wind/Hail	\$30
\$1,000 with 5% Wind/Hail	\$32
\$2,500 with 1% Wind/Hail*	\$36
\$2,500 with 2% Wind/Hail*	\$38
\$2,500 with 5% Wind/Hail*	\$40
\$5,000 with 1% Wind/Hail*	\$42
\$5,000 with 2% Wind/Hail*	\$44
\$5,000 with 5% Wind/Hail*	\$46

*Not available for new business

Deductible	Annual Premium
\$250 with 1% Hurricane*	\$19
\$250 with 2% Hurricane*	\$21
\$250 with 3% Hurricane*	\$23
\$250 with 5% Hurricane*	\$25
\$250 with 10% Hurricane*	\$27
\$500 with 1% Hurricane	\$21
\$500 with 2% Hurricane	\$23
\$500 with 3% Hurricane	\$25
\$500 with 5% Hurricane	\$27
\$500 with 10% Hurricane*	\$29
\$1,000 with 1% Hurricane	\$25
\$1,000 with 2% Hurricane	\$27
\$1,000 with 3% Hurricane	\$29
\$1,000 with 5% Hurricane	\$31
\$1,000 with 10% Hurricane*	\$33
\$2,500 with 1% Hurricane*	\$35
\$2,500 with 2% Hurricane*	\$37
\$2,500 with 3% Hurricane*	\$39
\$2,500 with 5% Hurricane*	\$41
\$2,500 with 10% Hurricane*	\$41
\$5,000 with 1% Hurricane*	\$41
\$5,000 with 2% Hurricane*	\$43
\$5,000 with 3% Hurricane*	\$45
\$5,000 with 5% Hurricane*	\$48
\$5,000 with 10% Hurricane*	\$48

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION I — PROPERTY****SEPARATE STRUCTURES RENTED TO OTHERS – J6262**

Rate per \$1,000	\$5.00
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**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

SEWER AND DRAIN WATER DAMAGE COVERAGE – J6263

1. Base Rate
2. Limit Factor
3. Basic/Extended Contents Factor
4. Territory
5. Deductible (Deductible will be the same as the policy all peril deductible)

Each step is multiplicative to the previous step, then rounded to 2 decimal places.
The final product is rounded to two decimal places.

Sewer & Drain Base Rate
\$29.5540

Contents Coverage	Factor
Basic	0.6712
Extended	1.0000

Sewer & Drain Territory	Territory Rate
1	1.0000

Coverage Amount	Factor	Coverage Amount	Factor	Coverage Amount	Factor
5,000	1.0000	15,000	2.1600	25,000	3.3201
6,000*	1.1160	16,000*	2.2760	50,000	6.2202
7,000*	1.2320	17,000*	2.3920		
8,000*	1.3480	18,000*	2.5080		
9,000*	1.4640	19,000*	2.6240		
10,000	1.5800	20,000*	2.7401		
11,000*	1.6960	21,000*	2.8561		
12,000*	1.8120	22,000*	2.9721		
13,000*	1.9280	23,000*	3.0881		
14,000*	2.0440	24,000*	3.2041		

*Not available for new business

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

Coverage Amount	Deductible Factors						
	500	1,000	1,500	2,500	5,000	7,500	10,000
5,000	1.0000	0.9579	0.9124	0.8166	0.5949	0.4281	0.3105
6,000	1.0000	0.9560	0.9093	0.8131	0.5939	0.4294	0.3130
7,000	1.0000	0.9547	0.9075	0.8113	0.5945	0.4319	0.3164
8,000	1.0000	0.9540	0.9064	0.8106	0.5961	0.4351	0.3203
9,000	1.0000	0.9536	0.9060	0.8107	0.5985	0.4389	0.3245
10,000	1.0000	0.9535	0.9060	0.8114	0.6013	0.4430	0.3290
11,000	1.0000	0.9535	0.9062	0.8125	0.6045	0.4473	0.3337
12,000	1.0000	0.9536	0.9067	0.8138	0.6079	0.4518	0.3384
13,000	1.0000	0.9539	0.9073	0.8153	0.6115	0.4564	0.3432
14,000	1.0000	0.9542	0.9080	0.8170	0.6152	0.4610	0.3480
15,000	1.0000	0.9546	0.9088	0.8188	0.6189	0.4657	0.3529
16,000	1.0000	0.9550	0.9097	0.8206	0.6227	0.4703	0.3577
17,000	1.0000	0.9554	0.9106	0.8225	0.6265	0.4750	0.3625
18,000	1.0000	0.9558	0.9115	0.8244	0.6303	0.4796	0.3673
19,000	1.0000	0.9563	0.9125	0.8264	0.6341	0.4843	0.3721
20,000	1.0000	0.9567	0.9134	0.8283	0.6378	0.4889	0.3769
21,000	1.0000	0.9572	0.9144	0.8302	0.6416	0.4935	0.3817
22,000	1.0000	0.9577	0.9154	0.8322	0.6453	0.4980	0.3864
23,000	1.0000	0.9582	0.9163	0.8341	0.6490	0.5025	0.3911
24,000	1.0000	0.9587	0.9173	0.8360	0.6527	0.5070	0.3957
25,000	1.0000	0.9591	0.9183	0.8379	0.6563	0.5114	0.4004
50,000	1.0000	0.9696	0.9392	0.8788	0.7362	0.6125	0.5095

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

Coverage Amount	Deductible Factor					
	0.5%	1.0%	1.5%	2.0%	3.0%	5.0%
5,000	0.9608	0.8711	0.7782	0.6893	0.5352	0.3236
6,000	0.9590	0.8676	0.7749	0.6870	0.5350	0.3261
7,000	0.9578	0.8656	0.7734	0.6864	0.5363	0.3294
8,000	0.9571	0.8647	0.7730	0.6869	0.5386	0.3332
9,000	0.9567	0.8644	0.7735	0.6883	0.5415	0.3374
10,000	0.9566	0.8646	0.7745	0.6902	0.5449	0.3419
11,000	0.9566	0.8652	0.7760	0.6926	0.5486	0.3465
12,000	0.9567	0.8660	0.7777	0.6951	0.5524	0.3513
13,000	0.9569	0.8670	0.7796	0.6979	0.5564	0.3561
14,000	0.9572	0.8681	0.7817	0.7008	0.5605	0.3609
15,000	0.9576	0.8694	0.7838	0.7038	0.5647	0.3657
16,000	0.9579	0.8706	0.7860	0.7068	0.5689	0.3706
17,000	0.9583	0.8720	0.7883	0.7099	0.5730	0.3754
18,000	0.9587	0.8733	0.7906	0.7130	0.5772	0.3802
19,000	0.9592	0.8747	0.7929	0.7161	0.5814	0.3850
20,000	0.9596	0.8761	0.7952	0.7191	0.5855	0.3898
21,000	0.9600	0.8775	0.7975	0.7222	0.5896	0.3946
22,000	0.9605	0.8789	0.7998	0.7252	0.5937	0.3993
23,000	0.9609	0.8803	0.8020	0.7282	0.5977	0.4040
24,000	0.9614	0.8817	0.8043	0.7312	0.6017	0.4087
25,000	0.9618	0.8830	0.8065	0.7342	0.6057	0.4133
50,000	0.9716	0.9128	0.8549	0.7988	0.6942	0.5219

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

Territory	ZIP Codes
1	All ZIP codes

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

RESERVED FOR FUTURE USE

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

PYHSICIANS, SURGEONS, DENTISTS, & VETERINARIANS AWAY FROM PREMISES — J6264

Rate per \$100 (\$9.00 minimum premium)	\$2.00
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FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

EARTHQUAKE ENDORSEMENT – J6267

To determine the premium for an earthquake endorsement:

1. Determine the amount coverage necessary.
2. Determine base rate using territory and base rate tables.
3. Divide the amount of coverage from Step 1 by 1,000. Multiply by Base Rate
4. Apply Modified Replacement Cost Factor (if applicable)
- ★ 5. Apply AOI Reduction Factor (if applicable)
- ★ 6. Multiply the result from Step 5 by the factor for the selected construction type.
- ★ 7. Multiply the result from Step 6 by the factor for the selected deductible.

Base Rate per \$1,000 (2% Deductible)	
Territory 1	\$0.35
Territory 2	\$0.18

Construction Type	1939 and Prior	1940-1991	1992- Present
Frame with 0-33% Masonry Veneer	1.15	1.10	1.00
Frame with 34-66% Masonry Veneer	1.38	1.32	1.20
Frame with 67-100% Masonry Veneer	1.67	1.60	1.45
Masonry/Brick/Other	1.90	1.82	1.65

Deductible	Factor
2%	1.00
5%	0.85
10%	0.75
15%	0.70
20%	0.65
25%	0.60

★

AOI	Reduced ITV Factor
99	0.980
98	0.978
97	0.976
96	0.974
95	0.972
94	0.970
93	0.967
92	0.965
91	0.963
90	0.961
89	0.959
88	0.957
87	0.955
86	0.953
85	0.951
84	0.949
83	0.946
82	0.944
81	0.942
80	0.940

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES - SECTION I - PROPERTY****Earthquake Endorsement - J6267****Earthquake Territories**

Zip	EQTERR
35004	1
35005	1
35006	1
35007	1
35010	2
35011	2
35013	1
35014	1
35015	1
35016	1
35019	1
35020	1
35021	1
35022	1
35023	1
35031	1
35032	1
35033	1
35034	2
35035	2
35036	1
35038	1
35040	1
35041	1
35042	2
35043	1
35044	1
35045	2
35046	2
35048	1
35049	1
35051	1
35052	1
35053	1
35054	1
35055	1
35056	1
35057	1
35058	1
35060	1
35061	1
35062	1
35063	1

Zip	EQTERR
35064	1
35068	1
35070	1
35071	1
35072	2
35073	1
35074	2
35077	1
35078	1
35079	1
35080	1
35082	1
35083	1
35085	2
35087	1
35089	2
35091	1
35094	1
35096	1
35097	1
35098	1
35111	1
35112	1
35114	1
35115	1
35116	1
35117	1
35118	1
35119	1
35120	1
35121	1
35123	1
35124	1
35125	1
35126	1
35127	1
35128	1
35130	1
35131	1
35133	1
35135	1
35136	2
35137	1

Zip	EQTERR
35139	1
35142	1
35143	1
35144	1
35146	1
35147	1
35148	1
35149	1
35150	1
35151	1
35160	1
35161	1
35171	2
35172	1
35173	1
35175	1
35176	1
35178	1
35179	1
35180	1
35181	1
35182	1
35183	2
35184	2
35185	1
35186	1
35187	1
35188	2
35201	1
35202	1
35203	1
35204	1
35205	1
35206	1
35207	1
35208	1
35209	1
35210	1
35211	1
35212	1
35213	1
35214	1
35215	1

3022

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES - SECTION I - PROPERTY****Earthquake Endorsement - J6267****Earthquake Territories**

Zip	EQTERR
35216	1
35217	1
35218	1
35219	1
35220	1
35221	1
35222	1
35223	1
35224	1
35225	1
35226	1
35228	1
35229	1
35230	1
35231	1
35232	1
35233	1
35234	1
35235	1
35236	1
35237	1
35238	1
35240	1
35242	1
35243	1
35244	1
35245	1
35246	1
35249	1
35253	1
35254	1
35255	1
35259	1
35260	1
35261	1
35263	1
35266	1
35277	1
35278	1
35279	1
35280	1
35281	1
35282	1

Zip	EQTERR
35283	1
35285	1
35286	1
35287	1
35288	1
35289	1
35290	1
35291	1
35292	1
35293	1
35294	1
35295	1
35296	1
35297	1
35298	1
35299	1
35401	1
35402	1
35403	1
35404	1
35405	1
35406	1
35407	1
35440	1
35441	2
35442	1
35443	2
35444	1
35446	1
35447	1
35448	2
35449	1
35452	1
35453	1
35456	1
35457	1
35458	1
35459	2
35460	2
35461	1
35462	2
35463	1
35464	2

Zip	EQTERR
35466	1
35468	1
35469	2
35470	2
35471	1
35473	1
35474	2
35475	1
35476	1
35477	2
35478	1
35480	1
35481	1
35482	1
35485	1
35486	1
35487	1
35490	1
35491	2
35501	1
35502	1
35503	1
35504	1
35540	1
35541	1
35542	1
35543	1
35544	1
35545	1
35546	1
35548	1
35549	1
35550	1
35551	1
35552	1
35553	1
35554	1
35555	1
35559	1
35560	1
35563	1
35564	1
35565	1

3023

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES - SECTION I - PROPERTY****Earthquake Endorsement - J6267****Earthquake Territories**

Zip	EQTERR
35570	1
35571	1
35572	1
35573	1
35574	1
35575	1
35576	1
35577	1
35578	1
35579	1
35580	1
35581	1
35582	1
35584	1
35585	1
35586	1
35587	1
35592	1
35593	1
35594	1
35601	1
35602	1
35603	1
35609	1
35610	1
35611	1
35612	1
35613	1
35614	1
35615	1
35616	1
35617	1
35618	1
35619	1
35620	1
35621	1
35622	1
35630	1
35631	1
35632	1
35633	1
35634	1
35640	1

Zip	EQTERR
35643	1
35645	1
35646	1
35647	1
35648	1
35649	1
35650	1
35651	1
35652	1
35653	1
35654	1
35660	1
35661	1
35662	1
35670	1
35671	1
35672	1
35673	1
35674	1
35677	1
35699	1
35739	1
35740	1
35741	1
35742	1
35744	1
35745	1
35746	1
35747	1
35748	1
35749	1
35750	1
35751	1
35752	1
35754	1
35755	1
35756	1
35757	1
35758	1
35759	1
35760	1
35761	1
35762	1

Zip	EQTERR
35763	1
35764	1
35765	1
35766	1
35767	1
35768	1
35769	1
35771	1
35772	1
35773	1
35774	1
35775	1
35776	1
35801	1
35802	1
35803	1
35804	1
35805	1
35806	1
35807	1
35808	1
35809	1
35810	1
35811	1
35812	1
35813	1
35814	1
35815	1
35816	1
35824	1
35893	1
35894	1
35895	1
35896	1
35897	1
35898	1
35899	1
35901	1
35902	1
35903	1
35904	1
35905	1
35906	1

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES - SECTION I - PROPERTY****Earthquake Endorsement - J6267****Earthquake Territories**

Zip	EQTERR
35907	1
35950	1
35951	1
35952	1
35953	1
35954	1
35956	1
35957	1
35958	1
35959	1
35960	1
35961	1
35962	1
35963	1
35964	1
35966	1
35967	1
35968	1
35971	1
35972	1
35973	1
35974	1
35975	1
35976	1
35978	1
35979	1
35980	1
35981	1
35983	1
35984	1
35986	1
35987	1
35988	1
35989	1
35990	1
36003	2
36005	2
36006	2
36008	2
36009	2
36010	2
36013	2
36015	2

Zip	EQTERR
36016	2
36017	2
36020	2
36022	2
36023	2
36024	2
36025	2
36026	2
36027	2
36028	2
36029	2
36030	2
36031	2
36032	2
36033	2
36034	2
36035	2
36036	2
36037	2
36038	2
36039	2
36040	2
36041	2
36042	2
36043	2
36045	2
36046	2
36047	2
36048	2
36049	2
36051	2
36052	2
36053	2
36054	2
36057	2
36061	2
36062	2
36064	2
36065	2
36066	2
36067	2
36068	2
36069	2

Zip	EQTERR
36071	2
36072	2
36075	2
36078	2
36079	2
36080	2
36081	2
36082	2
36083	2
36087	2
36088	2
36089	2
36091	2
36092	2
36093	2
36101	2
36102	2
36103	2
36104	2
36105	2
36106	2
36107	2
36108	2
36109	2
36110	2
36111	2
36112	2
36113	2
36114	2
36115	2
36116	2
36117	2
36118	2
36119	2
36120	2
36121	2
36123	2
36124	2
36125	2
36130	2
36131	2
36132	2
36133	2

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES - SECTION I - PROPERTY****Earthquake Endorsement - J6267****Earthquake Territories**

Zip	EQTERR
36134	2
36135	2
36140	2
36141	2
36142	2
36177	2
36191	2
36201	1
36202	1
36203	1
36204	1
36205	1
36206	1
36207	1
36210	1
36250	1
36251	1
36253	1
36254	1
36255	1
36256	2
36257	1
36258	1
36260	1
36261	1
36262	1
36263	1
36264	1
36265	1
36266	1
36267	1
36268	1
36269	1
36271	1
36272	1
36273	1
36274	1
36275	1
36276	1
36277	1
36278	1
36279	1
36280	1

Zip	EQTERR
36301	2
36302	2
36303	2
36304	2
36305	2
36310	2
36311	2
36312	2
36313	2
36314	2
36316	2
36317	2
36318	2
36319	2
36320	2
36321	2
36322	2
36323	2
36330	2
36331	2
36340	2
36343	2
36344	2
36345	2
36346	2
36349	2
36350	2
36351	2
36352	2
36353	2
36360	2
36361	2
36362	2
36370	2
36371	2
36373	2
36374	2
36375	2
36376	2
36401	2
36420	2
36421	2
36425	2

Zip	EQTERR
36426	2
36427	2
36429	2
36432	2
36435	2
36436	2
36439	2
36441	2
36442	2
36444	2
36445	2
36446	2
36449	2
36451	2
36453	2
36454	2
36455	2
36456	2
36457	2
36458	2
36460	2
36461	2
36462	2
36467	2
36470	2
36471	2
36473	2
36474	2
36475	2
36476	2
36477	2
36480	2
36481	2
36482	2
36483	2
36501	2
36502	2
36503	2
36504	2
36505	2
36507	2
36509	2
36511	2

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES - SECTION I - PROPERTY****Earthquake Endorsement - J6267****Earthquake Territories**

Zip	EQTERR
36512	2
36513	2
36515	2
36518	2
36521	2
36522	2
36523	2
36524	2
36525	2
36526	2
36527	2
36528	2
36529	2
36530	2
36532	2
36533	2
36535	2
36536	2
36538	2
36539	2
36540	2
36541	2
36542	2
36543	2
36544	2
36545	2
36547	2
36548	2
36549	2
36550	2
36551	2
36553	2
36555	2
36556	2
36558	2
36559	2
36560	2
36561	2
36562	2
36564	2
36567	2
36568	2
36569	2

Zip	EQTERR
36571	2
36572	2
36574	2
36575	2
36576	2
36577	2
36578	2
36579	2
36580	2
36581	2
36582	2
36583	2
36584	2
36585	2
36587	2
36590	2
36601	2
36602	2
36603	2
36604	2
36605	2
36606	2
36607	2
36608	2
36609	2
36610	2
36611	2
36612	2
36613	2
36615	2
36616	2
36617	2
36618	2
36619	2
36621	2
36622	2
36625	2
36628	2
36630	2
36633	2
36640	2
36641	2
36644	2

Zip	EQTERR
36652	2
36660	2
36663	2
36670	2
36671	2
36675	2
36685	2
36688	2
36689	2
36690	2
36691	2
36693	2
36695	2
36701	2
36702	2
36703	2
36720	2
36721	2
36722	2
36723	2
36726	2
36727	2
36728	2
36732	2
36736	2
36738	2
36740	2
36741	2
36742	2
36744	2
36745	2
36748	2
36749	2
36750	2
36751	2
36752	2
36753	2
36754	2
36756	2
36758	2
36759	2
36761	2
36762	2

FARMERS INSURANCE EXCHANGE
OPTIONAL COVERAGES - SECTION I - PROPERTY

Earthquake Endorsement - J6267

Earthquake Territories

Zip	EQTERR
36763	2
36764	2
36765	2
36766	2
36767	2
36768	2
36769	2
36773	2
36775	2
36776	2
36782	2
36783	2
36784	2
36785	2
36786	2
36790	2
36792	2
36793	2
36801	2
36802	2
36803	2
36804	2
36830	2
36831	2
36832	2
36849	2
36850	2
36851	2
36852	2
36853	2
36854	2
36855	2
36856	2
36858	2
36859	2
36860	2
36861	2
36862	2
36863	2
36865	2
36866	2
36867	2
36868	2

Zip	EQTERR
36869	2
36870	2
36871	2
36872	2
36874	2
36875	2
36877	2
36879	2
36901	2
36904	2
36907	2
36908	2
36910	2
36912	2
36913	2
36915	2
36916	2
36919	2
36921	2
36922	2
36925	2

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

WIND AND HAIL EXCLUSIONARY ENDORSEMENT – AL005

A factor is applied in the premium calculation if the Wind and Hail Exclusionary Endorsement is elected. This option is available only in the following Counties:

- Mobile
- Baldwin

Rates are available on
Farmers Fire Policy Processing System (FPPS).

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

★ SINKHOLE LOSS COVERAGE – AL004

Deductible	Rate per \$1000 of Coverage A
250	\$0.30
500	\$0.30
1000	\$0.25
★ 1500 All-Peril	\$0.24
2500	\$0.23
5000	\$0.20
★ 7500 All-Peril	\$0.18
★ 10000 All-Peril	\$0.16
\$250 with 1% Wind/Hail	\$0.30
\$250 with 2% Wind/Hail	\$0.30
\$250 with 5% Wind/Hail	\$0.30
\$500 with 1% Wind/Hail	\$0.30
\$500 with 2% Wind/Hail	\$0.30
★ \$500 with 3% Wind/Hail	\$0.30
\$500 with 5% Wind/Hail	\$0.30
★ \$500 with \$1500 Wind/Hail	\$0.26
★ \$500 with \$2500 Wind/Hail	\$0.26
\$1000 with 1% Wind/Hail	\$0.25
\$1000 with 2% Wind/Hail	\$0.25
★ \$1000 with 3% Wind/Hail	\$0.25
\$1000 with 5% Wind/Hail	\$0.25
★\$1000 with \$1500 Wind/Hail	\$0.24
★\$1000 with \$2500 Wind/Hail	\$0.24
\$2500 with 1% Wind/Hail	\$0.23
\$2500 with 2% Wind/Hail	\$0.23
\$2500 with 5% Wind/Hail	\$0.23
\$5000 with 1% Wind/Hail	\$0.55
\$5000 with 2% Wind/Hail	\$0.53
\$5000 with 5% Wind/Hail	\$0.20
\$250 with 1% Hurricane	\$0.30

Deductible	Rate per \$1000 of Coverage A
\$250 with 2% Hurricane	\$0.30
\$250 with 3% Hurricane	\$0.30
\$250 with 5% Hurricane	\$0.30
\$250 with 10% Hurricane	\$0.30
\$500 with 1% Hurricane	\$0.30
\$500 with 2% Hurricane	\$0.30
\$500 with 3% Hurricane	\$0.30
\$500 with 5% Hurricane	\$0.30
\$500 with 10% Hurricane	\$0.30
\$1000 with 1% Hurricane	\$0.25
\$1000 with 2% Hurricane	\$0.25
\$1000 with 3% Hurricane	\$0.25
\$1000 with 5% Hurricane	\$0.25
\$1000 with 10% Hurricane	\$0.25
\$2500 with 1% Hurricane	\$0.23
\$2500 with 2% Hurricane	\$0.23
\$2500 with 3% Hurricane	\$0.23
\$2500 with 5% Hurricane	\$0.23
\$2500 with 10% Hurricane	\$0.23
\$5000 with 1% Hurricane	\$0.20
\$5000 with 2% Hurricane	\$0.20
\$5000 with 3% Hurricane	\$0.20
\$5000 with 5% Hurricane	\$0.20
\$5000 with 10% Hurricane	\$0.20
★ 0.5% All-Peril	\$0.25
★ 1.0% All-Peril	\$0.24
★ 1.5% All-Peril	\$0.22
★ 2.0% All-Peril	\$0.21
★ 3.0% All Peril	\$0.19
★ 5.0% All-Peril	\$0.15

REDUCTION OF AMOUNT OF INSURANCE – NO EXTENDED REPLACEMENT COST

This optional coverage is not available on new business.

Rates are available on E-home and Farmers Fire Policy Processing System (FPPS).

IDENTITY MANAGEMENT SERVICES ENDORSEMENT – J6501

Annual Premium	\$45.00
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\$0.00 deductible applicable per loss.

Property Section
Optional Coverage Rates

3030

Alabama

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES – SECTION I – PROPERTY

**BASIC PACKAGE ENDORSEMENT (J6467)
REDUCED INSURANCE TO VALUE (80%-99%)**

A factor is applied in the premium calculation when the Basic Package Endorsement (J6467) is elected. Likewise, a factor is applied in the premium calculation when the Reduced Insurance to Value (ITV) is elected (that is, when the coverage A limit is elected to be within 80% - 99% of the calculated Replacement Cost). If both the Basic Package and the Reduced ITV are elected, then a single factor is applied to adjust the premium for these simultaneous endorsements.

Endorsement J6467 is available with and without Contents Replacement Cost. When Reduced ITV is elected, Extended Replacement Cost is deleted.

Rates are available on
Farmers Fire Policy Processing System (FPPS).

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES — SECTION I — PROPERTY

★ ECO-REBUILD ENDORSEMENT— J6523

The following factor applies for those policyholders who elect to have this endorsement.

Amount of Coverage	Factor
\$25,000	0.02

A minimum premium of \$25.00 applies for this endorsement.

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES — SECTION I — PROPERTY

LIMITED MOLD COVERAGE – J6927

The premium for this endorsement is determined by multiplying the Base Rate by the appropriate factors for Year of Construction, Coverage Limit, and Territory.

Example 1 :

Year of Construction : 1977

Coverage Limit : \$5,000

Territory: 1

Premium Calculation	
(a) Base Rate	\$100.00
(b) Year of Construction Factor	0.60
(c) Territory Factor	1.00
(d) Coverage Limit Factor	1.00
Total Premium=(a)*(b)*(c)*(d)	\$60.00

Base Rate	\$100.00
------------------	----------

Coverage Limit	Factor
\$5,000	1.00
\$10,000	1.90

Territory	Factor
1	1.00
2	1.00
3	1.00
4	1.00
5	1.00

Year of Construction	Factor
<1900	1.00
1900-1909	1.00
1910-1919	1.00
1920-1929	1.00
1930-1939	1.00
1940-1949	0.90
1950-1959	0.80
1960-1969	0.70
1970-1979	0.60
1980-1989	0.10
1990+	0.10

Territory	ZIP Codes
1	All Zip Codes

**FARMERS INSURANCE EXCHANGE
FARMERS NEXT GENERATION® HOMEOWNERS**

OPTIONAL COVERAGES — SECTION I — PROPERTY

RESERVED FOR FUTURE USE

Property Section
Optional Coverage Rates

★3034-3750

Alabama

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All section II Limits must be the same for all Liability coverages.

COVERAGE F — INCREASED LIMITS AT RESIDENCE PREMISES

Multiply the final premium for premium component 6 by the factor below.

Medical Payments Limits	\$1,000	\$2,000	\$5,000
Medical Payments To Others	—	0.15	0.30

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All section II limits must be the same for all Liability coverages.

PERSONAL INJURY

If coverage is desired, Personal Injury will be covered and subject to the policy's liability limit. Apply the factor below to Premium Component 6.

Factor	1.00
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FARMERS INSURANCE COMPANY, INC.**OPTIONAL COVERAGES — SECTION II — LIABILITY**

All Section II Limits must be the same for all Liability coverages.

ASSOCIATION LOSS ASSESSMENT

The premium by limit for this coverage is summarized below:

Coverage	Premiums
\$10,000	\$7.00
25,000	\$10.00
50,000	\$15.00

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All section II Limits must be the same for all Liability coverages.

BUSINESS PURSUITS ON AND OFF PREMISES – J6243, J6226

Group Classifications

A When the Insured:

1. Maintains an incidental office, professional, private school or studio occupancy in the dwelling which requires physical alterations to accommodate the occupancy, or,
2. Maintains an incidental office, professional, private school or studio occupancy in a separate structure on the premises which otherwise meets all other eligibility requirements, or,
3. Maintains an incidental office, professional, private school or studio occupancy in the dwelling and employs an assistant(s).

B When the Insured maintains an incidental office, professional, private school or studio occupancy where there has been no physical alterations of the dwelling to accommodate the occupancy, or where there has been no employment of any assistants.

C When the Insured has an incidental office, professional, private school or studio occupancy in an additional residential premises occupied by the insured other than the described premises.

D When an incidental office, professional, private school or studio occupancy is conducted by a person other than the insured, in either the described location or an additional dwelling, the policy must be endorsed but without the additional liability premium charge.

A B C D

The limit of liability for Coverage C under section I of the policy must be at least 65% of the Coverage A amount and must also be increased an additional 10% points as it relates to the coverage A amount. The additional required Section II premium charges applied to Premium Component 6 are shown below:

Annual Premium	Factor
Group A	0.50
Group B	0.60
Group C	0.50
Group D	Free

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All Section Limits must be the same for all Liability coverages.

BUSINESS PURSUITS LIABILITY ENDORSEMENT – INSURED AS EMPLOYEE – J6229

CLASS

A

CLASSIFICATIONS

Clerical Office Employees Classification — defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employers premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors of buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties as above defined.

A

Salesmen, Collectors or Messengers — no installation, demonstration or servicing operations.

B

Salesmen, Collectors or Messengers — including installation, demonstration or servicing operations.

C

Teachers — athletic, laboratory, manual training, physical training and swimming instruction, excluding liability for corporal punishment of pupils.

D

Teachers — not otherwise classified, excluding liability for corporal punishment of pupils.

E

Teachers — liability for corporal punishment of pupils. (Add premium to the applicable premium for above classification C or D).

Occupations not otherwise classified are unacceptable. Apply factors below to Premium Component 6 for premium charge.

Group	(Per Person)
A	0.30
B	0.40
C	0.50
D	0.30
E	0.50

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All Section Limits must be the same for all Liability coverages.

WATERCRAFT LIABILITY – J6231

Apply the appropriate factor below to the final premium from Premium Component 6.

Coverage for the following boats is included in the policy:

- a. Inboard and Inboard-Outboard motorboats of less than or equal to 50 horsepower.
- b. Outboard motorboats of less than or equal to 25 horsepower.
- c. Sailboats of less than 26 feet in length.

Coverage for the following boats is available for an additional charge:

- a. Inboard and Inboard-Outboard motorboats of over 50 horsepower.
- b. Outboard motorboats of over 25 horsepower.
- c. Sailboats of 26 feet or more in length.

INBOARD AND INBOARD-OUTBOARD MOTORBOATS — PER BOAT

Over 50 horsepower

Under 26 feet	Factor
Under 16 m.p.h.	1.30
16-30 m.p.h.	1.50
31-50 m.p.h.	3.70

26-40 feet	Factor
Under 16 m.p.h.	1.90
16-30 m.p.h.	3.00
31-50 m.p.h.	5.50

40+ feet	Factor
Under 16 m.p.h.	3.70
16-30 m.p.h.	5.50

OUTBOARD MOTORBOATS — PER BOAT

26-50 H.P.	0.46
Over 50 H.P.	0.70

SAILBOATS WITHOUT AUX. MOTOR — PER BOAT

26 to 40 feet	1.54
---------------	------

SAILBOATS WITH AUX. MOTOR — PER BOAT

Length	Factor
26 to 40 feet	5.5

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All Section II Limits must be the same for all Liability coverages.

HOME CHILDCARE SERVICES ENDORSEMENT – J6232

Apply the appropriate factor below to the final premium from Premium Component 6.

Number of Children	Factor
1 - 3	2.00
4	2.50
5	4.00
6	5.00

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All Section Limits must be the same for all Liability coverages.

INCIDENTAL FARM OR RANCH ENDORSEMENT – J6246

(See Optional Coverages – Section I – Property for additional rating of this endorsement)

Multiply the total of the premium for premium component 6 by the factor below when the policyholder maintains an incidental farm or ranch.

Factor	★ 2.38
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FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION II — LIABILITY**

All Section Limits must be the same for all Liability coverages.

ADDITIONAL RESIDENCES OCCUPIED BY THE INSURED

All premises where the named insured or spouse resides must be described. Apply the following factor to the final premium for premium component 6 based on the schedule below:

Occupied by Insured	Factor
1-2 Families	0.45

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION II — LIABILITY

All Section Limits must be the same for all Liability coverages.

PREMISES RENTED TO OTHERS FOR SOLE USE AS A PRIVATE RESIDENCE – J6257

Apply the following factors to final premium for premium component 6 based on the schedule below:

Rented To Others	Factor
Rented to Others (One Family)	0.60
Rented to Others (Two Families)	0.65

FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION II — LIABILITY****ENDORSEMENT ADDING PERSONAL WATERCRAFT COVERAGE – J6259****Liability (per vessel)**

(See Optional Coverages – Section II – Liability for additional rating of this endorsement)

Apply the following factor to the final premium of premium component 6:

Each Vessel	3.45
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FARMERS INSURANCE EXCHANGE**OPTIONAL COVERAGES — SECTION II — LIABILITY****FARM LAND LEASED TO OTHERS – J6677**

Policy Liability Limit	Annual Premium
\$100,000	\$20
\$300,000	\$40
\$500,000	\$60
\$1,000,000	\$90

FARMERS INSURANCE EXCHANGE

OPTIONAL COVERAGES — SECTION I — PROPERTY

All Section Limits must be the same for all Liability coverages.

- ★ **INCIDENTAL FARM OR RANCH LIABILITY ENDORSEMENT (OTHER THAN RESIDENCE PREMISES) – AL024**

Liability Limit	Premium
\$100,000	\$20
\$300,000	\$40
\$500,000	\$60
\$1,000,000	\$90

FARMERS INSURANCE EXCHANGE
OPTIONAL COVERAGES — SECTION II — LIABILITY

RESERVED FOR FUTURE USE